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Business Insurance

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May 13th. 2024

Insured : REFORMED THEOLOGICAL SEMINARY RTS

Policy Number: 43 UUN DF2645

Policy Term: 05/20/2022 – 05/20/2023

Writing Company: HARTFORD FIRE INSURANCE COMPANY

This will verify that, to the best of the undersigned's knowledge, the attached is a complete and accurate representation of insurance policy referenced above. Documents and/or information produced herewith are kept and maintained in the ordinary course of business.

A handwritten signature in black ink, appearing to read "Alicia Thayer Wiater". The signature is written in a cursive style with a horizontal line drawn through the middle of the letters.

Alicia Thayer Wiater
Operations Support Specialist
Clinton Business Center
Hartford Office Location

301 Woods Park Dr. Clinton, NY 13323
Toll Free: 888-525-2652
Fax: 866-809-1178

Special Multi-Flex Business Insurance Policy



Important Information For New York Property Owners and Tenants

**As a result of New York Labor Law Section 240, you may be liable for injuries to contractors you hire to do work at or on your property.
Learn more about this law and what you can do to reduce your risk.**

As a New York property owner or a tenant who hires contractors to repair, alter, paint, erect, demolish, clean or point a building or structure under New York Law Section 240, you may be liable for injuries sustained by the contractor's workers who fall from heights or who are struck by falling objects.

This law places responsibility for worksite safety on owners and tenants who hire contractors. Liability under New York Labor Law Section 240 may be imposed regardless of whether the property owner exercised supervision or control over the injured worker.

Examples of Claims and Lawsuits

Contractors often work at heights and use ladders, scaffolding or other devices in order to get a job done. It would not be uncommon for a contractor's employee (injured in a fall from a height on your property) to bring a legal action against you or your company. Examples of situations that resulted in a claim and/or lawsuit under Section 240 of the New York Labor Law include:

- A maintenance worker fell from a ladder and was injured while taking down ceiling tiles for a store owner to correct a drafty condition created by improperly installed ceiling insulation.
- Trade Association hired a contractor to assist in installing a stage. Plaintiff, an employee of the contractor, fell four feet and was injured.
- A worker was injured when he fell from an elevated height while removing and replacing piping for a machine oil supply and return system for our manufacturing risk.
- A worker was injured in a fall from a steel beam. There was no scaffold beneath the beam.

In each of these cases, the property owner or business owner was alleged to be liable based on the fact that they had hired a contractor to do work.

Impact on Insurance Coverage

Claims and lawsuits under Section 240 of the New York Labor Law may have an adverse effect on your company's finances and insurance program.

- The most significant risk is a judgment against your company in excess of your policy's limit of liability. Some claims based on this law have been \$1 million or more.
- Your future insurance premiums may increase as a result of lawsuits against your company.
- Because favorable claim history is a key component of your insurability, liability insurance may become difficult to obtain.

Reducing Your Risk

There are a few simple risk management techniques that should be considered in consultation with your attorney or insurance agent to help reduce the chances of your business being involved in litigation:

1. Prior to the start of any work, have a written contract in place that includes an appropriate indemnification clause. Ensure that all contracts and indemnification clauses are reviewed by a qualified attorney prior to signing.
2. Be named as a "primary" and "non-contributory" Additional Insured on the contractor's General Liability Policy. This method of transferring risk could be significant in the event of a loss.
3. Only hire reputable contractors to perform work of any kind on your property, whether owned or leased. Pre-qualify contractors by reviewing previous work, securing recommendations from previous customers, reviewing the contractor's financial condition, inquiring about past losses, and ensuring the contractor has adequate and appropriate insurance coverage, including Workers' Compensation coverage.
4. Require all contractors you hire to strictly follow all OSHA and NY State Industrial Regulations. Ensure that the contractor is aware of the applicable regulations and laws that apply to this exposure.

Taking these simple steps will help minimize the possibility of the New York Labor Law having an adverse effect on your company's finances and insurance program, as a result of hiring a contractor. For more information about how The Hartford can help meet your business' risk management and insurance needs, please contact your agent.

New York Labor Law Section 240 (1) provides, in part, as follows:

"All contractors and owners and their agents, except owners of one and two-family dwellings who contract for but do not direct or control the work, in the erection, demolition, repairing, altering, painting, cleaning or pointing of a building or structure shall furnish or erect, or cause to be furnished or erected for the performance of such labor, scaffolding, hoists, stays, ladders, slings, hangers, blocks, pulleys, braces, irons, ropes and other devices which shall be so constructed, placed and operated as to give proper protection to a person so employed."

The information provided above is of a general nature and may not be considered legal advice. The content of this document may omit certain details and cannot be regarded as advice that would be applicable to all businesses. As such, this information is provided for informational purposes only. Readers seeking resolution of specific safety, legal or business issues or concerns regarding this topic should consult their safety consultant, attorney and/or business advisors. The information presented is not a substitute for a thorough loss control survey of your business or operations or an analysis of the legality or appropriateness of your business practices. We do not warrant that the implementation of any view or recommendation contained herein will be an appropriate legal or business practice. Further, we do not warrant that the implementation of any view or recommendation will avoid any or all liability.

IMPORTANT INFORMATION FOR VIRGINIA POLICYHOLDERS

PROPERTY CHOICE COVERAGE PART PROPERTY CHOICE POLICY

VIRGINIA NOTICE - ORDINANCE OR LAW COVERAGE

Valuable coverages are available to you in addition to your Property Choice Coverage. For an additional premium, you may purchase additional Standard Ordinance or Law coverage or the Broad Form Ordinance or Law Coverage.

The Standard Ordinance or Law coverage provides that in event of loss, property will be repaired or replaced in accordance with applicable ordinances or laws that regulate construction, repair or demolition. The Broad Form Ordinance or Law coverage also includes coverage for the cleanup, removal or treatment of pollutants, as a result of an enforced Ordinance or Law.

If you would like to purchase this coverage, please contact your Hartford Agent.

PLEASE MAKE SURE TO INCLUDE YOUR POLICY NUMBER IN ANY CORRESPONDENCE

**IMPORTANT NOTICE TO NORTH CAROLINA
POLICYHOLDERS**

THIS NOTICE APPLIES UNLESS THIS POLICY IS SPECIFICALLY ENDORSED TO PROVIDE COVERAGE AT ONE OR MORE LOCATIONS FOR LOSS FROM FLOODS, EARTHQUAKES, MUDSLIDES, MUDFLOWS OR LANDSLIDES.

THIS NOTICE APPLIES IF YOU HAVE A WINDSTORM OR HAIL EXCLUSION ENDORSEMENT ON YOUR POLICY AS SHOWN IN THE DECLARATIONS.

WARNING: THIS PROPERTY INSURANCE POLICY DOES NOT PROTECT YOU AGAINST LOSSES FROM FLOODS, EARTHQUAKES, MUDSLIDES, MUDFLOWS, LANDSLIDES, WINDSTORM OR HAIL. YOU SHOULD CONTACT YOUR INSURANCE COMPANY OR AGENT TO DISCUSS YOUR OPTIONS FOR OBTAINING COVERAGE FOR THESE LOSSES. THIS IS NOT A COMPLETE LISTING OF ALL OF THE CAUSES OF LOSSES NOT COVERED UNDER YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY TO UNDERSTAND WHAT IS COVERED AND WHAT IS NOT COVERED.

POLICYHOLDER NOTICE INLAND MARINE DEDUCTIBLE

If your Commercial Inland Marine policy, or the Commercial Inland Marine Coverage Part of your Special Multi Flex Policy, includes any of the Inland Marine Coverages listed below, you should be aware that the minimum coverage deductible applicable is now \$500.

You may, for an additional charge, buy back the \$250 deductible coverage.

Camera Dealers

Musical Instrument Dealers

Commercial Articles

Equipment Dealers

Film

Floor Plan

Physicians and Surgeons Equipment

Theatrical Property

Valuable Papers

IMPORTANT NOTICE TO POLICYHOLDERS THE HARTFORD CYBER CENTER WEBSITE ACCESS

Thank you for choosing The Hartford for your business insurance needs.

You are receiving this Notice because you purchased a general liability or property policy from The Hartford, which includes access to The Hartford Cyber Center. This portal was created because we recognize that businesses face a variety of cyber-related exposures and need help managing the related risks. These exposures include data breaches, computer virus attacks and cyber extortion threats.

Through the Hartford Cyber Center, you have access to:

- A panel of third party incident response service providers
- Third party cybersecurity pre-incident service providers and a list of approved services to help protect your business before a cyber-threat occurs
- Risk management tools, including self-assessments, best practice guides, templates, sample incident response plans, and data breach cost calculators
- White papers, blogs and webinars from leading privacy and security practitioners
- Up-to-date cyber-related news and events, including examples of privacy and security related events

Accessing The Hartford Cyber Center is easy

1. Visit www.thehartford.com/cybercenter
2. Enter policyholder information
3. Access code: 952689
4. Login to The Hartford Cyber Center

Please be aware that:

- The Hartford Cyber Center is a proprietary web portal exclusively provided to customers of The Hartford. Please do not share the access code with anyone outside your organization.
- Registration is required to access the Cyber Center. You may register as many users as necessary.
- Contacting a service provider about any issue does not constitute providing The Hartford notice of a claim as required under your insurance policy. Read your insurance policy and discuss any questions with your agent or broker.
- The Hartford Cyber Center provides third party service provider references and materials for educational purposes only. The Hartford does not specifically endorse any such service provider within The Hartford Cyber Center and hereby disclaims all liability with respect to use of or reliance on such service providers. All service providers are independent contractors and not agents of The Hartford. The Hartford does not warrant the performance of the service providers, even if such services are covered under your policy. We strongly encourage you to conduct your own assessments of the service providers' services and the fitness or adequacy of such services for your particular needs. This Notice does not amend or otherwise affect the provisions of your policy.

The Hartford offers a variety of endorsements to your policy that can help protect your business from a broad range of cyber-related threats. Please review your coverage with your insurance agent or broker to determine the most appropriate cyber coverages and limits for your business.

If you have a claim, you can report it by calling The Hartford's toll-free claims line at **1-800-327-3636**.

Should you have any questions, please contact your insurance agent, broker or you may contact us directly.

We appreciate your business and look forward to being of continued service to you.

Insurance Policy Billing Information

Thank you for selecting The Hartford for your business insurance needs.

Shortly, you will receive your first bill from us. You are receiving this Notice so you know what to expect as a valued customer of The Hartford. Should you have any questions after reviewing this information, please contact us at 866-467-8730, and we will be happy to assist you.

- o Your total policy premium will appear on your policy's Declarations Page. You will be billed based on the payment plan you selected.
- o You may pay the "minimum due" as it appears on your insurance bill or pay the policy balance in full.
- o An installment service fee is added to each installment. A late fee will also be applied if the "minimum due" is not **received** by the due date shown on your bill. Service and late payment fees do not apply in all states.
- o If you selected installment billing, any credit or additional premium due as the result of a change made to your policy, will be spread over the remaining billing installments. Additional premium due as a result of an **audit** will be billed in full on your next bill date following the completion of the audit.
- o If you elected Electronic Funds Transfer (EFT), policy changes may result in changes to the amount automatically withdrawn from your bank account. The invoice you receive following a policy change will include future withdrawal amounts. If you need to adjust or stop your next scheduled EFT withdrawal, please contact us **at least 3 days prior** to the scheduled withdrawal date at the telephone number shown below.
- o If you selected installment billing and pay the premiums for your first policy term on time, at renewal, your account may qualify for our "Equal Installment" feature. This means that the percentage due for each installment, including the initial renewal installment, will be the same throughout the policy term – helping you better manage cash flow. Equal installments will continue as long as you pay your premiums on time and no cancellation notices are issued for any policy on your account. If you no longer qualify for Equal Installments, future renewals will be billed based on the payment plan you selected, which includes a higher initial installment amount.
- o If your policy is eligible for renewal, your bill for the upcoming policy term will be sent to you approximately 30 days prior to your policy's renewal date. If your insurance needs change, please contact us at least 60 days prior to your renewal date so we can properly address any adjustments needed.
- o **One bill convenience** -- you have the option of combining all eligible Hartford policies on one single bill allowing you to make one payment for all policies on your account as payments are due.

You're In Control

In addition to selecting a bill plan option that best meets your budget, you have the flexibility to decide **how** your payments are made ...

- o **Repetitive EFT:** Sign up for Repetitive EFT payments and have payments automatically withdrawn from your bank account. This option saves you money by reducing the amount of the installment service fee.
- o **Pay Online:** Register at www.thehartford.com/servicecenter. Online Bill Pay is Quick, Easy and Secure!
- o **Pay by Check:** Send a check with your remittance stub in the envelope provided with your bill.
- o **Pay by Phone:** Call toll-free 1-866-467-8730.

Should you have any questions about your bill, please call Customer Service toll-free number:
1-866-467-8730 - 7AM – 7PM CST. We look forward to being of service to you.

This SPECIAL MULTI-FLEX POLICY is provided by the stock insurance company(s) of The Hartford Insurance Group, shown below.

COMMON POLICY DECLARATIONS

POLICY NUMBER: 43 UUN DF2645 DH

RENEWAL OF: 43 UUN DF2645

Named Insured and Mailing Address:
(No., Street, Town, State, Zip Code)

REFORMED THEOLOGICAL SEMINARY RTS
SEE IH1204
5422 CLINTON BLVD C/O LINDA COCHRAN
JACKSON , MS 39209
(HINDS COUNTY)

Policy Period: From 05/20/22 To 05/20/23
12:01 A.M., Standard time at your mailing address shown above.

In return for the payment of the premium, and subject to all of the terms of this policy, we agree with you to provide insurance as stated in this policy. The Coverage Parts that are a part of this policy are listed below. The Advance Premium shown may be subject to adjustment.

Total Advance Premium: \$154,909.87

Coverage Part and Insurance Company Summary

Advance Premium

PROPERTY CHOICE
HARTFORD FIRE INSURANCE COMPANY
ONE HARTFORD PLAZA
HARTFORD, CONNECTICUT 06155

\$123,922.00

COMMERCIAL INLAND MARINE
HARTFORD FIRE INSURANCE COMPANY
ONE HARTFORD PLAZA
HARTFORD, CONNECTICUT 06155

\$ 2,057.00

LISTING OF ADDITIONAL COVERAGE PARTS CONTINUED ON THE FOLLOWING PAGE.

Form Numbers of Coverage Parts, Forms and Endorsements that are a part of this policy and that are not listed in the Coverage Parts.

HM0001 IL00171198 IH09850115 IH12040312 IH12050221 IH99400409 IH99410409
IL00210908 IL01191012 IL02820908 PC00010109 HM00200295 HC00100798
HC00200295 HG00040315

Agent/Broker Name: ROSS & YERGER INSURANCE INC

Countersigned by
(Where required by law)

Authorized Representative

05/23/22
Date

COMMON POLICY DECLARATIONS (Continued)

POLICY NUMBER: 43 UUN DF2645

ADDITIONAL COVERAGE PARTS (CONTINUED)

COVERAGE PART AND INSURANCE COMPANY SUMMARY	ADVANCE PREMIUM
COMMERCIAL GENERAL LIABILITY	
EMPLOYEE BENEFITS LIABILITY	
EDUCATOR'S PROFESSIONAL CHOICE INSURANCE	
HARTFORD UNDERWRITERS INSURANCE COMPANY	
ONE HARTFORD PLAZA	
HARTFORD, CONNECTICUT 06155	\$ 28,881.00
FLORIDA FIRE COLLEGE SURCHARGE	\$49.74
NEW YORK FIRE FEE	\$0.13

COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

C. Examination Of Your Books And Records

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

D. Inspections And Surveys

1. We have the right to:
 - a. Make inspections and surveys at any time;
 - b. Give you reports on the conditions we find; and
 - c. Recommend changes.
2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
 - a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes or standards.
3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
4. Paragraph 2. of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

E. Premiums

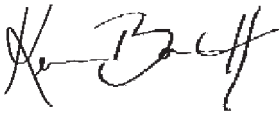
The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

F. Transfer Of Your Rights And Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

A handwritten signature in black ink, appearing to read "Kevin Barnett".

Kevin Barnett, Secretary

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GOODS AND SERVICES ENDORSEMENT

This endorsement modifies insurance provided under all Coverage Parts of this Policy.

We may offer or make "goods or services" available to you through this underwriting company, a non-insurer subsidiary, or unaffiliated third parties as a part of this policy. The "goods or services" may be provided for a charge, at a discount, on a subsidized basis, or free of charge. In some cases, we may receive a fee from the unaffiliated third parties that provide "goods or services". We do not warrant or guarantee the "goods or services" provided by third parties, and such third parties shall be solely liable and responsible for the "goods or services" they provide. The "goods or services" offered or made available by us may be modified or discontinued at any time.

"Goods or services" means goods, products or services, including but not limited to risk mitigation, safety, and/or loss prevention services or equipment.

**THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN
RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK
INSURANCE ACT.**

**DISCLOSURE PURSUANT TO TERRORISM RISK
INSURANCE ACT**

TERRORISM PREMIUM	
Coverage:	Premium (if Covered):
PROPERTY	\$ 2,819.00
GENERAL LIABILITY	\$ 289.00
INLAND MARINE	\$ 20.00
 TOTAL	 \$ 3,128.00

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, as amended (TRIA), we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for "certified acts of terrorism" under TRIA. The portion of your premium attributable to such coverage is shown above in this endorsement.

B. The following definition is added with respect to the provisions of this endorsement:

A "certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of TRIA, to be an act of terrorism under TRIA. The criteria contained in TRIA for a "certified act of terrorism" include the following:

1. The act results in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act results in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of an United States mission; and
3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to

coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

C. Disclosure Of Federal Share Of Terrorism Losses Under TRIA

The United States Department of the Treasury will reimburse insurers for a portion of such insured losses as indicated in the table below that exceeds the applicable insurer deductible:

Calendar Year	Federal Share of Terrorism Losses
2015	85%
2016	84%
2017	83%
2018	82%
2019	81%
2020 or later	80%

However, if aggregate insured losses attributable to "certified acts of terrorism" under TRIA exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. The United States Government has not charged any premium for their participation in covering terrorism losses.

D. Cap On Insurer Liability for Terrorism Losses Under TRIA

If aggregate insured losses attributable to "certified acts of terrorism" under TRIA exceed \$100 billion in a calendar year and we have met, or will meet, our insurer deductible under TRIA we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case, your coverage for terrorism losses may be reduced on a pro-rata basis in accordance with procedures established by the Treasury, based on its estimates of aggregate industry losses and our estimate that we will exceed our insurer deductible. In accordance with Treasury procedures, amounts paid for losses may be subject to further adjustments based on differences between actual losses and estimates.

E. Application of Other Exclusions

The terms and limitations of any terrorism exclusion, the inapplicability or omission of a terrorism exclusion, or the inclusion of terrorism coverage, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Form, Coverage Part or Policy.

F. All other terms and conditions remain the same.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF THE DECLARATIONS - ADDITIONAL PERSONS OR ORGANIZATIONS DESIGNATED AS NAMED INSUREDS

The following person(s) or organization(s) are added to the Declarations as Named Insureds:

REFORMED THEOLOGICAL SEMINARY
RTS FOUNDATION INC
REFORMED THEOLOGICAL SEMINARY OF FLORIDA INC
REFORMED PROPERTIES LLC
THE BOARD OF TRUSTEES OF REFORMED THEOLOGICAL SEMINARY
THE BOARD OF TRUSTEES OF REFORMED THEOLOGICAL SEMINARY
OF FLORIDA INC
THE BOARD OF TRUSTEES RTS FOUNDATION INC

U.S. DEPARTMENT OF THE TREASURY, OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by the United States. **Please read this Notice carefully.**

The Office of Foreign Assets Control ("OFAC") of the U.S. Department of the Treasury administers and enforces economic and trade sanctions based on U.S. foreign policy and national security goals against targeted foreign countries and regimes, terrorists, international narcotics traffickers, those engaged in activities related to the proliferation of weapons of mass destruction, and other threats to the national security, foreign policy or economy of the United States. OFAC acts under Presidential national emergency powers, as well as authority granted by specific legislation, to impose controls on transactions and freeze assets under U.S. jurisdiction. OFAC publishes a list of individuals and companies owned or controlled by, or acting for or on behalf of, targeted countries. It also lists individuals, groups, and entities, such as terrorists and narcotics traffickers designated under programs that are not country-specific. Collectively, such individuals and companies are called "Specially Designated Nationals and Blocked Persons" or "SDNs". Their assets are blocked and U.S. persons are generally prohibited from dealing with them. This list can be located on OFAC's web site at – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is an SDN, as identified by OFAC, the policy is a blocked contract and all dealings with it must involve OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC.

Named Insured: REFORMED THEOLOGICAL SEMINARY RTS

Policy Number: 43 UUN DF2645

Effective Date: 05/20/22

Expiration Date: 05/20/23

Company Name: HARTFORD FIRE INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRADE OR ECONOMIC SANCTIONS ENDORSEMENT

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

All other terms and conditions remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

(Broad Form)

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
FARM COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
MEDICAL PROFESSIONAL LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

1. The insurance does not apply:

A. Under any Liability Coverage, to "bodily injury" or "property damage":

- (1)** With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2)** Resulting from the "hazardous properties" of "nuclear material" and with respect to which **(a)** any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or **(b)** the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.

C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from "hazardous properties" of "nuclear material", if:

- (1)** The "nuclear material" **(a)** is at any "nuclear facility" owned by, or operated by or on behalf of, an "insured" or **(b)** has been discharged or dispersed therefrom;
- (2)** The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an "insured"; or
- (3)** The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion **(3)** applies only to "property damage" to such "nuclear facility" and any property thereat.

2. As used in this endorsement:

"Hazardous properties" includes radioactive, toxic or explosive properties.

"Nuclear material" means "source material", "special nuclear material" or "by-product material".

"Source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor".

"Waste" means any waste material **(a)** containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and **(b)** resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- (a)** Any "nuclear reactor";
- (b)** Any equipment or device designed or used for **(1)** separating the isotopes of uranium or plutonium, **(2)** processing or utilizing "spent fuel", or **(3)** handling, processing or packaging "waste";

(c) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

(d) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

"Property damage" includes all forms of radioactive contamination of property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISSISSIPPI CHANGES

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY

- A.** When this endorsement is attached to the Standard Property Policy **CP 00 99** the term Coverage Part in this endorsement is replaced by the term Policy.
- B.** The **Legal Action Against Us** Condition, in the Commercial Property Conditions, the Standard Property Policy and the Capital Assets Program Coverage Form (Output Policy) is replaced by the following:
- LEGAL ACTION AGAINST US**
- No one may bring a legal action against us under this Coverage Part unless:
1. There has been full compliance with all of the terms of this Coverage Part; and
 2. The action is brought within 3 years after the date on which the direct physical loss or damage occurred.
- C.** Under the Commercial Property Coverage Part, Paragraph (1) of the **Legal Action Against Us** Condition in the Mortgageholders Errors And Omissions Coverage Form is replaced by the following:
- (1) No one may bring a legal action against us under Coverages **A** and **B** unless:
- (a) There has been full compliance with all of the terms of Coverages **A** and **B**; and
- (b) The action is brought within 3 years after you discover the error or accidental omission.
- D.** The **Legal Action Against Us** Condition in the Commercial Inland Marine Conditions is replaced by the following:
- LEGAL ACTION AGAINST US**
- No one may bring a legal action against us under this Coverage Part unless:
1. There has been full compliance with all the terms of this Coverage Part; and
 2. The action is brought within 3 years after you first have knowledge of the direct loss or damage.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISSISSIPPI CHANGES - CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
 COMMERCIAL AUTO COVERAGE PART
 COMMERCIAL GENERAL LIABILITY COVERAGE PART
 COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
 COMMERCIAL PROPERTY COVERAGE PART
 EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
 FARM COVERAGE PART
 FARM UMBRELLA LIABILITY POLICY
 LIQUOR LIABILITY COVERAGE PART
 MEDICAL PROFESSIONAL LIABILITY COVERAGE PART
 POLLUTION LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

A. Paragraph 7. is added to the **Cancellation
Common Policy Conditions:**

7. If:

- a.** The first Named Insured cancels this policy, we will notify any named creditor loss payee.
- b.** We cancel this policy, we will mail or deliver our written notice of cancellation to any named creditor loss payee in the same manner and at the same time as notification is given to the first Named Insured, as stated in this Condition.

The provisions of Paragraphs **a.** and **b.** above do not apply to any mortgageholder.

B. Paragraphs **f. and **g.** of the **Mortgageholders**
Condition, if any, are replaced by the following:**

f. If:

- (1)** The first Named Insured cancels this policy, we will notify the mortgageholder.
- (2)** We cancel this policy, we will give written notice to the mortgageholder at least 30 days before the effective date of cancellation.

We will notify the mortgageholder by mailing or delivering the cancellation notice to the last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

g. If:

- (1)** The first Named Insured does not renew this policy, we will notify the mortgageholder.
- (2)** We decide not to renew this policy, we will give written notice to the mortgageholder at least:
 - (a)** 10 days before an anniversary date or the expiration date of the policy, if the nonrenewal is due to nonpayment of premium; or
 - (b)** 30 days before an anniversary date or the expiration date of the policy, if the nonrenewal is for any other reason.

We will notify the mortgageholder by mailing or delivering the notice of nonrenewal to the last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

C. The following Condition is added and supersedes any provision to the contrary:

NONRENEWAL

- 1.** If the first Named Insured does not renew this policy, we will notify any named creditor loss payee.

2. If we decide not to renew this policy, we will mail or deliver written notice of nonrenewal to the first Named Insured and any named creditor loss payee, at least:

- a. 10 days before the effective date of nonrenewal, if the nonrenewal is due to nonpayment of premium; or
- b. 30 days before an anniversary date or the expiration date of the policy, if the nonrenewal is for any other reason.

We will notify the first Named Insured and any named creditor loss payee, by mailing or delivering the notice of nonrenewal to the last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

The provisions of Paragraphs 1. and 2. above do not apply to any mortgageholder.

- D. The requirements for notification of cancellation or nonrenewal of this policy, as stated in Paragraphs A., B. and C. above, supersede any other notification requirements to any named creditor loss payee and any mortgageholder, stated in this policy, including any endorsement attached to the policy.
- E. Any named creditor loss payee and any mortgageholder may elect not to receive notification of cancellation or nonrenewal by providing us with a written release.

QUICK REFERENCE

PROPERTY CHOICE COVERAGE PART

Property Choice Conditions and Definitions

- | | |
|--|--|
| <p>A. General Conditions</p> <ol style="list-style-type: none"> 1. Abandonment 2. Application of Waiting Period 3. Appraisal 4. Claim Settlement 5. Concealment, Misrepresentation or Fraud 6. Control of Property 7. Coverage Territory 8. Equipment Breakdown - Suspension 9. Equipment Breakdown - Inspection 10. If Two or More Coverages Apply 11. Legal Action Against Us 12. Liberalization 13. Loss Payee - Standard 14. Mortgageholders and Lender Loss Payees 15. Contract of Sale and Building Owner Loss Payable Clauses 16. No Benefit to Bailee 17. Other Insurance 18. Policy Period 19. Recovered Property 20. Standard Fire Policy 21. Transfer of Rights (Subrogation) <p>B. General Duties in Event of Loss</p> <ol style="list-style-type: none"> 1. Your Duties <ol style="list-style-type: none"> a. Notify Police b. Notify Us | <ol style="list-style-type: none"> c. Protect Property d. Take Inventory e. Permit us to Inspect Property, Books and Records f. Proof of Loss g. Cooperate h. Resumption of Business <p>2. Our Right - Examine You Under Oath</p> <p>C. General Definitions</p> <ol style="list-style-type: none"> 1. Building Glass 2. Computer Equipment 3. Electronic Data 4. Fungus 5. Money 6. Policy Year 7. Pollutants and Contaminants 8. Scheduled Premises 9. Securities 10. Sinkhole Collapse 11. Specified Causes of Loss 12. Sprinkler Leakage 13. Stock 14. Tenant Improvements and Betterments 15. Theft 16. Valuable Papers 17. Volcanic Action |
|--|--|

Property Choice Coverage Form

- | | |
|---|---|
| <p>A. Coverage</p> <ol style="list-style-type: none"> 1. Covered Property Definitions <ol style="list-style-type: none"> a. Building b. Business Personal Property 2. Property Not Covered 3. Covered Causes of Loss - See separate form <p>B. Exclusions - See separate form</p> | <p>C. Limits of Insurance</p> <p>D. Deductible</p> <p>E. Loss Payment and Valuation Conditions</p> <ol style="list-style-type: none"> 1. Replacement Cost 2. Actual Cash Value 3. Specific Property Valuations <ol style="list-style-type: none"> a. Accounts Receivable b. Animals |
|---|---|

- c. Building Glass
- d. Electronic Data and Valuable Papers
- e. Fine Arts
- f. Party Wall
- g. Property of Others
- h. Stock
- i. Tenant Improvements and Betterments

- j. Transit
- k. Vehicles
- 4. Value Enhancements
 - a. Architect and Engineering Fees
 - b. Customs Duty, Sales Tax
 - c. Extended Warranties

Property Choice - Specialized Property Insurance Coverages

Section A. Additional Coverages

- 1. Accounts Receivable
- 2. Brands and Labels
- 3. Building Glass Repairs
- 4. Business Travel Including Sales Representative Samples
- 5. Claim Expenses
- 6. Contract Penalties
- 7. Debris Removal
- 8. Employee Personal Effects
- 9. Errors in Description
- 10. Exhibitions
- 11. Extra Expense and Expediting Expenses
- 12. Fine Arts
- 13. Fire Department Service Charge
- 14. Fire Device Recharge
- 15. Fungus, Wet Rot, Dry Rot, Bacteria and Virus - Limited Coverage
- 16. Inflation Guard
- 17. Installment or Deferred Sales
- 18. Loss of Master Key

- 19. New Construction at Scheduled Premises
- 20. Newly Acquired Property
- 21. Non-Owned Detached Trailers
- 22. Ordinance or Law
- 23. Outdoor Trees, Shrubs, Sod, Plants and Lawns
- 24. Pairs or Sets
- 25. Pollutants and Contaminants Clean Up
- 26. Preservation of Property
- 27. Rewards
- 28. Sewer and Drain Backup
- 29. Transit
- 30. Transition to Replacement Premises
- 31. Unnamed Premises
- 32. Utility Service Interruption
- 33. Water Damage Building Tear Out and Repair
- 34. Water Seepage
- 35. Windblown Debris

Section B. - Combined Additional Protection

Section C. - Tenant Lease Coverage

Property Choice - Covered Causes of Loss and Exclusions Form

A. Covered Causes of Loss

B. Exclusions

- 1.
 - a. Acts Errors or Omissions
 - b. Workmanship and Repair
 - c. Animals
 - d. Collapse (Related to Earthquake or Flood)
 - e. Earth Movement
 - f. Water
 - g. Fungus, Wet Rot, Dry Rot, Bacteria or Virus
 - h. Governmental Action
 - i. Nesting or Infestation
 - j. Nuclear Hazard

- k. Ordinance or Law
- l. Pathogenic or Poisonous Biological or Chemical Materials
- m. Pollutants and Contaminants
- n. Utility Services Interruption
- o. War and Military Action
- 2. We will not pay for loss or damage caused by or resulting from any of the following:
 - a. Artificially Generated Electrical, Magnetic or Electromagnetic Energy
 - b. Accounting Errors
 - c. Changes of Temperature, Dampness or Dryness
 - d. Delay, Loss of Use or Loss of Market

- e. Dishonest Acts
- f. Docks, Piers, Wharves
- g. Electronic Vandalism or Corruption of "Electronic Data" or Corruption of "Computer Equipment"
- h. Loss Due To By-Products of Production or Processing Operations
- i. Mechanical Breakdown
- j. Missing Property
- k. Neglect to Protect Property
- l. Rain, Snow, Ice, Sleet to Property in the Open
- m. Settling, Cracking to Buildings or Structures
- n. Smoke (agricultural or Industrial)
- o. Steam Explosions
- p. Testing
- q. Unauthorized Transfer of Property
- r. Voluntary Parting

3. We will not pay for loss or damage caused by or resulting from any of the following. But if direct physical loss or direct physical damage to Covered Property by a Covered Cause of Loss results, we will pay for the resulting loss or damage caused by that Covered Cause of Loss.

- a. Wear and tear, or change in color, texture, or finish;
- b. Rust, corrosion, decay, or deterioration;
- c. Hidden or latent defect or any quality in property that causes it to damage or destroy itself;
- d. Maintenance;
- e. Smog; or
- f. Shrinkage, evaporation, or loss of weight of Stock.

C. Limitations

PROPERTY CHOICE COVERAGE PART - DECLARATIONS

POLICY NUMBER: 43 UUN DF2645

This PROPERTY CHOICE COVERAGE PART consists of:

- A. This Declarations;
- B. Property Choice Schedule of Premises and Coverages;
- C. Property Choice Conditions and Definitions;
- D. Property Choice Coverage Form;
- E. Property Choice Specialized Property Insurance Coverages;
- F. Property Choice Covered Causes of Loss and Exclusions Form; and
- G. Any other Coverage Forms, Conditions Forms, Endorsements and Schedules issued to be a part of this Coverage Part and listed below.

Various provisions in this Coverage Part restrict coverage. Read the entire Coverage Part carefully to determine rights, duties and what is and is not covered.

Throughout this Coverage Part the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Definitions found in the Property Choice Conditions and Definitions (Form Number PC 00 90).

ADVANCE PREMIUM: \$123,922.00

AUDIT PERIOD:

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Property Choice Declarations" or the "Common Policy Declarations".

All Schedules listed on this Declarations are part of this Declarations.

Form Numbers of Coverage Forms, Endorsements, and Schedules that are a part of this Coverage Part:

PC00910118	PC00020119T	PC50170118	PC20230109	PM20520211	PC34311014
PC35311014	PC20090113	PC20270109	PC00900119	IH09400115	PC26020118
PC00100118	PC00200118	PC00300113	PC10100118	PC10200118	PC10630109
PC10720118	PC20440118	PC20500119	PC25060109	PC25130113	PC27010109
PC27090113	PC00970109	PC00500118	PC30230119	PC31090212	PC31100120
PC31230109	PC31310518	PC31320214	PC31420120	PC31450415	PC32300699
PC32741118					
IH12011185	PC27110118	NAMED STORM DOLLAR DEDUCTIBLE			
IH12011185	PM22420220	UNNAMED PREMISES BUILDINGS LIMITS OF INSURANCE BLANKET FL			

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES

POLICY NUMBER: 43 UUN DF2645

COVERAGE AND LIMITS OF INSURANCE

INSURANCE APPLIES ON A BLANKET BASIS ONLY TO A COVERAGE FOR WHICH A LIMIT OF INSURANCE IS SHOWN BELOW IN THE BLANKET DESCRIPTION OF COVERAGE OR PROPERTY. THE MAXIMUM WE WILL PAY FOR LOSS OR DAMAGE IN ANY ONE OCCURRENCE IS THE SMALLEST APPLICABLE LIMIT OF INSURANCE SHOWN IN THE DECLARATIONS, SCHEDULES, OR ENDORSEMENT(S).

BLANKET DESCRIPTION OF COVERAGE OR PROPERTY

FOR INSURANCE THAT APPLIES TO A SPECIFIC INSURED PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

LIMIT(S) OF INSURANCE
IN ANY ONE OCCURRENCE

BUILDING	\$29,003,000
BUSINESS PERSONAL PROPERTY	\$6,605,400

VALUATION PROVISION:

REPLACEMENT COST (SUBJECT TO LIMITATIONS) APPLIES TO THE TYPES OF COVERED PROPERTY INSURED UNDER THIS POLICY. FOR VALUATION THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

PROPERTY CHOICE - BUSINESS INTERRUPTION - BLANKET DESCRIPTION OF COVERAGE

FOR INSURANCE THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

LIMITS OF INSURANCE
IN ANY ONE OCCURRENCE

BUSINESS INCOME AND EXTRA EXPENSE:	\$5,605,000
48 HOUR WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

COINSURANCE PROVISION:

UNLESS OTHERWISE STATED IN THIS POLICY, COINSURANCE DOES NOT APPLY TO THE COVERAGES SHOWN ON THIS POLICY.

CAUSES OF LOSS - EARTHQUAKE

FOR INSURANCE THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

ALL COVERAGES AS PROVIDED AND LIMITED UNDER THIS POLICY AT ALL INSURED SCHEDULED PREMISES IN TOTAL SITUATED IN:

	POLICY YEAR LIMIT OF INSURANCE
CALIFORNIA	NOT COVERED
ALABAMA	NOT COVERED
GEORGIA	\$5,000,000
LOUISIANA	NOT COVERED
NORTH CAROLINA	\$5,000,000
ALL OTHER STATES	\$5,000,000

CAUSES OF LOSS - EARTHQUAKE DOES NOT APPLY TO ANY DEPENDENT PROPERTIES OR ANY UNNAMED PREMISES OR ANY UTILITY SERVICES ADDITIONAL COVERAGE.

THE LARGEST POLICY YEAR LIMIT OF INSURANCE IS THE MOST WE WILL PAY UNDER THIS POLICY IN TOTAL IN ANY ONE POLICY YEAR EVEN IF THE LOSS OR DAMAGE INVOLVES MORE THAN ONE POLICY YEAR LIMIT OF INSURANCE.

CAUSES OF LOSS - EQUIPMENT BREAKDOWN

FOR INSURANCE THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

THE MOST WE WILL PAY IN ANY ONE EQUIPMENT BREAKDOWN ACCIDENT TO EQUIPMENT BREAKDOWN PROPERTY IS THE APPLICABLE BUILDING, BUSINESS PERSONAL PROPERTY AND BUSINESS INTERRUPTION LIMITS OF INSURANCE.

COVERAGE EXTENSIONS: THE FOLLOWING COVERAGE EXTENSIONS LIMITS OF INSURANCE ARE INCLUDED IN THE CAUSES OF LOSS - EQUIPMENT BREAKDOWN LIMIT OF INSURANCE AND APPLY IN ANY ONE EQUIPMENT BREAKDOWN ACCIDENT TO EQUIPMENT BREAKDOWN PROPERTY.

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

LIMITS OF INSURANCE

CFC REFRIGERANTS:

INCLUDED IN THE LIMIT
OF INSURANCE APPLICABLE
TO EQUIPMENT BREAKDOWN

HAZARDOUS SUBSTANCES:	\$100,000
SPOILAGE:	\$100,000
EXPEDITING EXPENSES:	\$100,000

DEDUCTIBLES

FOR DEDUCTIBLES THAT APPLY TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE -
SCHEDULED PREMISES.

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY EARTHQUAKE:

IN ANY ONE OCCURRENCE

IN THE STATE(S) OF:

GEORGIA	\$50,000
NORTH CAROLINA	\$50,000

ALL OTHER STATES

IN ANY ONE OCCURRENCE: \$50,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD APPLIES.

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PROPERTY CHOICE - SCHEDULED PREMISES

THE FOLLOWING LIMITS OF INSURANCE APPLY IN ANY ONE OCCURRENCE UNLESS OTHERWISE STATED.

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PREMISES NO. 1

ADDRESS:

1231 REFORMATION DR
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$11,000,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$2,900,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	\$2,000,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY NAMED STORM:

	PERCENTAGE	MINIMUM DEDUCTIBLE IN ANY ONE OCCURRENCE
THE FOLLOWING PERCENTAGE APPLIES:	5%	\$2,500

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 1 CONTINUED

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

TO EQUIPMENT BREAKDOWN:

APPLICABLE TO BUSINESS INCOME: TIME DEDUCTIBLE: 72 HOURS

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 2

ADDRESS:

1231 REFORMATION DR
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE

BUILDING: \$5,000,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$375,000

PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: \$150,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 2 CONTINUED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY NAMED STORM:

	PERCENTAGE	MINIMUM DEDUCTIBLE IN ANY ONE OCCURRENCE
THE FOLLOWING PERCENTAGE APPLIES:	5%	\$2,500

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

TO EQUIPMENT BREAKDOWN:

APPLICABLE TO BUSINESS INCOME: TIME DEDUCTIBLE: 72 HOURS

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

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PREMISES NO. 3

ADDRESS:

440 W KENNEDY BLVD
ORLANDO, FL 32810
ORANGE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$150,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 3 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

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PREMISES NO. 4

ADDRESS:

1919 SUMMER CLUB DR APT 301
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000

48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 5

ADDRESS:

1909 SUMMER CLUB DR APT 305
OVIEDO, FL 32765
SEMINOLE COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 5 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

* * * * *

PREMISES NO. 6

ADDRESS:

1950 SUMMER CLUB DR APT 210
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 7

ADDRESS:

1920 SUMMER CLUB DR APT 206
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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PREMISES NO. 8

ADDRESS:

1930 SUMMER CLUB DR APT 114
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 8 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 9

ADDRESS :

1950 SUMMER CLUB DR APT 108
OVIEDO, FL 32765
SEMINOLE COUNTY

[illegible]

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK) : \$15,000

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 10

ADDRESS:

1989 SUMMER CLUB DR APT 213
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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PREMISES NO. 11

ADDRESS:

1910 SUMMER CLUB DR APT 204
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 11 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 12

ADDRESS :

1920 SUMMER CLUB DR APT 114
OVIEDO, FL 32765
SEMINOLE COUNTY

[illegible]

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK) : \$15,000

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 13

ADDRESS:

1989 SUMMER CLUB DR APT 205
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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PREMISES NO. 14

ADDRESS:

1910 SUMMER CLUB DR APT 100
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 14 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 15

ADDRESS:

1930 SUMMER CLUB DR APT 112
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 16

ADDRESS :

1999 SUMMER CLUB DR APT 215
OVIEDO, FL 32765
SEMINOLE COUNTY

[illegible]

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK) : \$15,000

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 17

ADDRESS :

1919 SUMMER CLUB DR APT 109
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK) : \$15,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 17 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 18

ADDRESS :

1999 SUMMER CLUB DR APT 205
OVIEDO, FL 32765
SEMINOLE COUNTY

[illegible]

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK) : \$15,000

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 19

ADDRESS:

1979 SUMMER CLUB DR APT 109
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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* * * * *

PREMISES NO. 20

ADDRESS:

1979 SUMMER CLUB DR APT 209
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 20 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 21

ADDRESS :

1909 SUMMER CLUB DR APT 309
OVIEDO, FL 32765
SEMINOLE COUNTY

[illegible]

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK) : \$15,000

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 22

ADDRESS :

1989 SUMMER CLUB DR APT 113
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK) : \$15,000

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

* * * * *

PREMISES NO. 23

ADDRESS :

1909 SUMMER CLUB DR APT 313
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
<p>1. <u>General Liability</u></p> <p>2. <u>Commercial Automobile</u></p> <p>3. <u>Workers Compensation</u></p> <p>4. <u>Professional Liability</u></p> <p>5. <u>Directors and Officers Liability</u></p> <p>6. <u>Umbrella</u></p> <p>7. <u>Other</u></p>	<p>1. <u>\$1,000,000</u></p> <p>2. <u>\$1,000,000</u></p> <p>3. <u>\$1,000,000</u></p> <p>4. <u>\$1,000,000</u></p> <p>5. <u>\$1,000,000</u></p> <p>6. <u>\$1,000,000</u></p> <p>7. <u>\$1,000,000</u></p>

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK) : \$15,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 23 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 24

ADDRESS:

2101 CARMEL RD # A
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 25

ADDRESS:

2101 CARMEL RD # B
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 26

ADDRESS:

2101 CARMEL RD # D
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 26 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	INCLUDED IN BLANKET BUSINESS INCOME AND EXTRA EXPENSE LIMIT
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* * * * *

PREMISES NO. 27

ADDRESS:

2101 CARMEL RD
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 27 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

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PREMISES NO. 28

ADDRESS :

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

[illegible]

BUILDING: _____ INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
<p>1. <u>Business Interruption</u></p> <p>2. <u>Business Interruption</u></p> <p>3. <u>Business Interruption</u></p> <p>4. <u>Business Interruption</u></p> <p>5. <u>Business Interruption</u></p> <p>6. <u>Business Interruption</u></p> <p>7. <u>Business Interruption</u></p> <p>8. <u>Business Interruption</u></p> <p>9. <u>Business Interruption</u></p> <p>10. <u>Business Interruption</u></p>	<p>1. <u>Business Interruption</u></p> <p>2. <u>Business Interruption</u></p> <p>3. <u>Business Interruption</u></p> <p>4. <u>Business Interruption</u></p> <p>5. <u>Business Interruption</u></p> <p>6. <u>Business Interruption</u></p> <p>7. <u>Business Interruption</u></p> <p>8. <u>Business Interruption</u></p> <p>9. <u>Business Interruption</u></p> <p>10. <u>Business Interruption</u></p>

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 28 CONTINUED

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

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PREMISES NO. 29

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 30

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 31

ADDRESS :

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY
<p>1. <u>General Liability</u></p> <p>2. <u>Commercial Automobile</u></p> <p>3. <u>Workers Compensation</u></p> <p>4. <u>Professional Liability</u></p> <p>5. <u>Umbrella</u></p> <p>6. <u>Other</u></p>

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 32

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 33

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 34

ADDRESS :

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY
<p>1. <u>General Liability</u></p> <p>2. <u>Commercial Auto</u></p> <p>3. <u>Workers Compensation</u></p> <p>4. <u>Professional Liability</u></p> <p>5. <u>Umbrella</u></p> <p>6. <u>Health</u></p> <p>7. <u>Dental</u></p> <p>8. <u>Life</u></p> <p>9. <u>Disability</u></p> <p>10. <u>Other</u></p>

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 35

ADDRESS :

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY
<p>1. <u>General Liability</u></p> <p>2. <u>Commercial Auto</u></p> <p>3. <u>Workers Compensation</u></p> <p>4. <u>Professional Liability</u></p> <p>5. <u>Umbrella</u></p> <p>6. <u>Health Insurance</u></p> <p>7. <u>Dental Insurance</u></p> <p>8. <u>Life Insurance</u></p> <p>9. <u>Disability Insurance</u></p> <p>10. <u>Retirement Plan</u></p> <p>11. <u>Other Insurance</u></p>

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 36

ADDRESS :

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY
<p>1. <u>General Liability</u></p> <p>2. <u>Commercial Automobile</u></p> <p>3. <u>Workers Compensation</u></p> <p>4. <u>Professional Liability</u></p> <p>5. <u>Umbrella</u></p> <p>6. <u>Other</u></p>

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 37

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 38

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 39

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 40

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 41

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

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DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 42

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 43

ADDRESS :

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY
<p>1. <u>General Liability</u></p> <p>2. <u>Commercial Automobile</u></p> <p>3. <u>Workers Compensation</u></p> <p>4. <u>Professional Liability</u></p> <p>5. <u>Umbrella</u></p> <p>6. <u>Other</u></p>

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 44

ADDRESS :

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY
<p>1. <u>General Liability</u></p> <p>2. <u>Commercial Auto</u></p> <p>3. <u>Workers Compensation</u></p> <p>4. <u>Professional Liability</u></p> <p>5. <u>Umbrella</u></p> <p>6. <u>Other</u></p>

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS.

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 45

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 46

ADDRESS :

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 47

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:	
IN ANY ONE OCCURRENCE:	\$25,000
BY ANY OTHER COVERED LOSS,	
IN ANY ONE OCCURRENCE:	\$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 48

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, NO WAITING PERIOD APPLIES

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 49

ADDRESS :

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY
<p>1. <u>General Liability</u></p> <p>2. <u>Commercial Auto</u></p> <p>3. <u>Workers Compensation</u></p> <p>4. <u>Professional Liability</u></p> <p>5. <u>Product Liability</u></p> <p>6. <u>Umbrella</u></p> <p>7. <u>Health Insurance</u></p> <p>8. <u>Dental Insurance</u></p> <p>9. <u>Life Insurance</u></p> <p>10. <u>Disability Insurance</u></p> <p>11. <u>Retirement Plan</u></p> <p>12. <u>Other Insurance</u></p>

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 51

ADDRESS :

5341 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: INCLUDED IN BLANKET
48 HOURS WAITING PERIOD APPLIES BUSINESS INCOME AND
EXTRA EXPENSE LIMIT
PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, NO WAITING PERIOD APPLIES

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 53

ADDRESS:

1580 TERRELL MILL RD SE
MARIETTA, GA 30067
COBB COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 54

ADDRESS:

1202 DRAGON ST STE 104
DALLAS, TX 75207
DALLAS COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 54 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: INCLUDED IN BLANKET
48 HOURS WAITING PERIOD APPLIES BUSINESS INCOME AND
EXTRA EXPENSE LIMIT
PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

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PREMISES NO. 55

ADDRESS:

8300 KATY FWY
HOUSTON, TX 77024
HARRIS COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 55 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: INCLUDED IN BLANKET
48 HOURS WAITING PERIOD APPLIES BUSINESS INCOME AND
PAYROLL IS INCLUDED EXTRA EXPENSE LIMIT

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$50,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 56

ADDRESS:

8227 OLD COURTHOUSE RD
VIENNA, VA 22182
FAIRFAX COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 56 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	INCLUDED IN BLANKET BUSINESS INCOME AND EXTRA EXPENSE LIMIT
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PREMISES NO. 67

ADDRESS:

1120 6TH AVE
NEW YORK, NY 10036
NEW YORK COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 68

ADDRESS:

1482 ROXBURY CT
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

* * * * *

PREMISES NO. 69

ADDRESS:

4005 ROXBURY RD
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 69 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY CHOICE - SPECIALIZED PROPERTY INSURANCE COVERAGES FOR COLLEGES AND SCHOOLS

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered. Words and phrases that appear in quotation marks have special meaning. Refer to Form PC 00 90 **PROPERTY CHOICE CONDITIONS AND DEFINITIONS** for definitions.

SUMMARY of COVERAGE LIMITS and INDEX

This is a summary of the limits of insurance and coverages provided by this endorsement.
No coverage is provided by this summary.

Item No.	PROPERTY CHOICE COVERAGE FORM SECTION A. - ADDITIONAL COVERAGES	LIMIT OF INSURANCE (Apply in any one occurrence unless otherwise noted)
1.	ACCOUNTS RECEIVABLE:	\$250,000 at all "Scheduled Premises"; while in the due course of Transit; or while at Unnamed Premises.
2.	BRANDS AND LABELS:	Included in the Limit of Insurance applicable to Business Personal Property - Stock.
3.	BUILDING GLASS REPAIRS:	Included In the Building Limit of Insurance.
4.	BUSINESS TRAVEL INCLUDING SALES REPRESENTATIVE SAMPLES:	\$50,000.
5.	CLAIM EXPENSES:	\$50,000.
6.	CONTRACT PENALTIES:	\$50,000.
7.	DEBRIS REMOVAL - (ADDITIONAL AMOUNT):	\$250,000.
8.	EMPLOYEE PERSONAL EFFECTS:	\$50,000.
9.	ERRORS IN DESCRIPTION:	See provision.
10.	EXHIBITIONS:	\$50,000. At any one Exhibition.
11.	EXTRA EXPENSE AND EXPEDITING EXPENSES (OTHER THAN EQUIPMENT BREAKDOWN EXPEDITING EXPENSES):	\$100,000.
12.	FINE ARTS:	\$50,000.
13.	FIRE DEPARTMENT SERVICE CHARGE:	\$50,000.
14.	FIRE DEVICE RECHARGE:	\$50,000.
15.	FUNGUS, WET ROT, DRY ROT, BACTERIA AND VIRUS - LIMITED COVERAGE:	\$50,000. At Each Premises in any one "Policy Year".
16.	INFLATION GUARD:	Consumer Price Index up to 8%.
17.	INSTALLMENT OR DEFERRED SALES:	Up to \$50,000.
18.	LOSS OF MASTER KEY	\$25,000.
19.	NEW CONSTRUCTION AT SCHEDULED PREMISES:	\$1,000,000.
20.	NEWLY ACQUIRED PROPERTY: BUILDINGS:	\$2,000,000.
	NEWLY ACQUIRED PROPERTY: BUSINESS PERSONAL PROPERTY:	\$1,000,000.
21.	NON OWNED DETACHED TRAILERS:	\$50,000.
22.	ORDINANCE OR LAW COVERAGE A (VALUE OF THE UNDAMAGED BUILDING):	Included in the Limit of Insurance applicable to Building.

	ORDINANCE OR LAW COVERAGES B & C (DEMOLITION & INCREASED COST OF CONSTRUCTION):	\$1,000,000.
23.	OUTDOOR TREES, SHRUBS, SOD, PLANTS AND LAWNS:	\$50,000.
24.	PAIRS AND SETS:	Included in the Limit of Insurance applicable to Business Personal Property - Stock.
25.	POLLUTANTS AND CONTAMINANTS CLEANUP:	\$50,000. at each "Scheduled Premises" in any one "Policy Year".
26.	PRESERVATION OF PROPERTY:	180 days.
27.	REWARD COVERAGE:	\$50,000.
28.	SEWER AND DRAIN BACKUP:	Included in the Limit of Insurance.
29.	TRANSIT:	\$100,000.
30.	TRANSITION TO REPLACEMENT PREMISES:	Included within the Limit of Insurance applicable to the Covered Property that is moved.
31.	UNNAMED PREMISES: AT ALL UNNAMED PREMISES: BUILDINGS:	\$100,000.
	UNNAMED PREMISES: AT ALL UNNAMED PREMISES: BUSINESS PERSONAL PROPERTY:	\$100,000.
	UNNAMED PREMISES: AT ALL UNNAMED PREMISES: BUSINESS PERSONAL PROPERTY -INSTALLATION:	\$25,000. At any one Installation.
32.	UTILITY SERVICE INTERRUPTION:	\$25,000.
33.	WATER DAMAGE BUILDING TEAR OUT AND REPAIR:	Included.
34.	WATER SEEPAGE:	\$25,000.
35.	WIND BLOWN DEBRIS:	\$2,500.
36.	ADDITIONAL COVERED PROPERTY:	Included.
37.	ANIMALS:	\$25,000.
38.	ATHLETIC UNIFORMS, BAND UNIFORMS, AND THEATRE COSTUMES:	\$100,000.
39.	BUSINESS INCOME FROM AUXILIARY OPERATIONS:	\$25,000.
40.	FACULTY PERSONAL EFFECTS:	Included In Employee Personal Effects.
41.	HARVESTED CROPS:	\$25,000.
42.	MUSICAL INSTRUMENTS:	\$100,000.
43.	PERSONAL EFFECTS OF STUDENTS - SUBLIMIT OF \$5,000 PER STUDENT:	\$100,000.
	SECTION B. - COMBINED ADDITIONAL PROTECTION:	Up to \$500,000.
1.	SECTION C. - TENANT LEASE COVERAGES: BUILDING GLASS:	Included in Business Personal Property Limit.
2.	LEASE ASSESSMENT:	\$2,500.
3.	LEASEHOLD IMPROVEMENTS:	\$25,000.
4.	MISCELLANEOUS INTERIOR BUILDING PROPERTY:	\$25,000.
5.	THEFT DAMAGE:	Included in Business Personal Property Limit.

6.	LEGAL LIABILITY - BUILDING COVERAGE FORM (PC 00 30) ATTACHES TO AND FORMS PART OF THIS POLICY LEGAL LIABILITY - BUILDING LIMIT OF INSURANCE:	\$25,000. In any one accident.
	SECTION D. - PROPERTY CHOICE COMMON CRIME COVERAGE FORM IS ADDED:	
	EMPLOYEE THEFT:	\$100,000.
	FORGERY OR ALTERATION:	\$25,000.
	MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY:	\$25,000.
	INSIDE THE PREMISES THEFT OF MONEY AND SECURITIES:	\$50,000.
	OUTSIDE THE PREMISES - THEFT OF MONEY AND SECURITIES:	\$25,000.

SECTION A. - ADDITIONAL COVERAGES

The following Additional Coverages are added to the Property Choice Coverage Form unless otherwise indicated in the Property Choice Schedule of Premises and Coverages or by endorsement to this policy.

For Insurance that may apply to a Specific Scheduled Premises see: Property Choice Schedule of Premises and Coverage - Scheduled Premises section.

1. ACCOUNTS RECEIVABLE

Coverage: We will pay for direct physical loss or direct physical damage caused by or resulting from a Covered Cause of Loss to your records of Accounts Receivable. Accounts Receivable, means all amounts due from your customers that you are unable to collect; due to a covered direct physical loss or covered direct physical damage to inscribed, printed, written or electronic records of accounts receivable. We will also pay for:

- Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;
- Collection expenses in excess of your normal collection expenses that are made necessary by the loss or damage; and
- Other reasonable expenses that you incur to re-establish your records of accounts receivable.

Limit of Insurance: The most we will pay for all direct physical loss or direct physical damage to records of Accounts Receivable in any one occurrence is \$250,000 at all "Scheduled Premises"; while in the due course of Transit; or while at Unnamed Premises. This is an additional amount of Insurance.

2. BRANDS AND LABELS

Coverage: In the event of covered direct physical loss or covered direct physical damage to "Stock",

and "Stock" is Covered Property that is branded or labeled, we will take all or part of the damaged "stock" at an agreed or appraised value. This will include:

- Expenses incurred to:
 - Stamp salvage on the "Stock" or its containers, if the stamp will not physically damage the merchandise; or
 - Remove the brands or labels, if doing so will not physically damage the "Stock". You must relabel the "Stock" and its containers to comply with the law.
- Any reduction in the salvage value of the damaged "Stock" as the result of the removal of the brand or label.

Limit of Insurance: The most we will pay under this Additional Coverage - Brands and Labels in any one occurrence is the limit of insurance applicable to Business Personal Property - "stock" where the direct physical loss or direct physical damage occurred.

3. "BUILDING GLASS" REPAIRS

Coverage: In the event of covered direct physical loss or covered direct physical damage to "Building Glass", we will pay in any one occurrence your expenses to:

- Install temporary plates or board up openings if repair or replacement of damaged "Building Glass" is delayed.
- Make necessary repairs or replace the frames immediately encasing the damaged "Building Glass".

Limit of Insurance: This Additional Coverage is included within the Limit of Insurance applicable to Building(s) where the direct physical loss or direct physical damage occurred.

4. BUSINESS TRAVEL INCLUDING SALES REPRESENTATIVE SAMPLES

Coverage: If a limit of insurance is shown in the Property Choice Schedule of Premises and Coverages for Business Personal Property, then we will pay for direct physical loss or direct physical damage by a Covered Cause of Loss to Business Personal Property including Sales Representative Samples while in the custody of:

- a. Your sales representatives; or
- b. Any officer, employee or yourself;

while traveling anywhere in the world on authorized company business.

With respect to the coverage provided under this Additional Coverage - Business Travel, the Coverage Territory General Condition found in the Property Choice Conditions and Definitions form does not apply.

Business Travel Coverage does not include property owned by and for exclusive personal use by you or your officers, partners, employees, residents or students.

Property eligible for Business Travel Coverage is not eligible under any other Coverage in this Coverage Form.

Limit of Insurance: The most we will pay for direct physical loss or direct physical damage to Business Travel Including Sales Representative Samples in any one occurrence is \$50,000. This is an additional limit of insurance.

5. CLAIM EXPENSES

Coverage: You may extend the insurance provided by this Coverage Form to apply to the actual, necessary and reasonable expenses you incur in preparing claim data when we require it. Claim expenses as used in this Additional Coverage means the cost of taking inventories, making appraisals and preparing other documents that we request in writing to you.

Limit of Insurance: The most we will pay in any one occurrence for the preparation of claim data under this Additional Coverage is \$50,000. This is an additional amount of insurance.

We will not pay for any expenses incurred, directed or billed by and payable to insurance agents, brokers, adjusters or their affiliates or subsidiaries or any costs as provided in or incurred due to the GENERAL CONDITION - Appraisal.

6. CONTRACT PENALTIES

Coverage: We will pay for written contract penalties you are required to pay due to your failure to provide your product or service which is the direct result of a Covered Cause of Loss during the policy period to "Stock" and "Stock" is Covered Property under this Coverage Part.

Limit of Insurance: The most we will pay for all penalties in any one occurrence resulting from a Covered Cause of Loss is \$50,000. This is an additional amount of insurance.

7. DEBRIS REMOVAL

a. **Coverage:** We will pay your expense to remove debris of Covered Property and other debris that is on the described premises, when such debris is caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage. This additional coverage does not apply to:

- (1) Remove debris of property of yours that is not insured under this policy, or property in your possession that is not Covered Property;
- (2) Remove property of others of a type that would not be Covered Property under this Coverage Form;
- (3) Remove deposits of mud or earth from the grounds of the described premises;
- (4) Costs to extract "pollutants" from land or water; or
- (5) Costs to remove restore or replace polluted land or water.

b. **Limit of Insurance:**

- (1) Payment for Debris Removal is included within the applicable Limit of Insurance shown in the Property Choice Schedule of Premises and Coverages for the damaged Covered Property. The most we will pay under this Additional Coverage is 25% of the amount that we pay for the direct physical loss of or direct physical damage to Covered Property, plus the deductible in this policy applicable to that loss or damage.
- (2) When the debris removal expense exceeds the above 25% limitation or the sum of loss or damage to Covered Property and the expense for removal of the Covered Property debris exceeds the applicable Limit of Insurance for the damaged Covered Property, we will pay an additional amount for debris removal expense of up to \$250,000 in total at all "Scheduled Premises" in any one occurrence.
- (3) However, if no Covered Property has sustained direct physical loss or direct physical damage, the most we will pay for removal of debris of other property (if such removal is covered under this Additional Coverage) is \$5,000 at each "Scheduled Premises".

8. EMPLOYEE PERSONAL EFFECTS

Coverage: If a limit of insurance is shown in the Property Choice Schedule of Premises and Coverages for Business Personal Property, then we will pay for direct physical loss or direct physical damage caused by or resulting from a Covered Cause of Loss to your Employee Personal Effects at a "Scheduled Premises". Employee Personal Effects means personal effects owned by you or your officers, partners, employees, members, or managers and used exclusively by the individual owner for their own personal use such as personally owned laptops, Personal Digital Assistants and cell phones. This coverage does not apply at a place of residence.

Limit of Insurance: The most we will pay in total in any one occurrence for all direct physical loss or direct physical damage to all employee personal effects is \$50,000. We will not pay more than \$25,000 in total for direct physical loss or direct physical damage to personal effects belonging to any one employee in any one occurrence regardless of the number or types of personal effects lost or damaged.

Coverage for Employee Personal Effects is extended to apply up to 1000 feet outside the "Scheduled Premises" boundary.

This is an additional limit of insurance.

9. ERRORS IN DESCRIPTION

Any unintentional error in the description of the occupancy or location address of Covered Property will not impair this insurance, provided you report the error to us as soon as the error becomes known to you.

10. EXHIBITIONS

Coverage: If a limit of insurance is shown in the Property Choice Schedule of Premises and Coverages for Business Personal Property, then we will pay for direct physical loss or direct physical damage caused by or resulting from a Covered Cause of Loss to Business Personal Property while on temporary public display, or being used, at fairs, exhibitions, expositions or trade shows or while in transit to and from these temporary sites.

With respect to the coverage provided under this Additional Coverage - Exhibitions, the Coverage Territory General Condition found in the Property Choice Conditions and Definitions form does not apply.

Limit of Insurance: The most we will pay for all direct physical loss or direct physical damage at any one exhibition is \$50,000. This is an additional limit of insurance. Property eligible for Exhibitions Coverage is not eligible under any other Coverage of this Coverage Form.

11. EXTRA EXPENSE AND EXPEDITING EXPENSES (OTHER THAN EQUIPMENT BREAKDOWN EXPEDITING EXPENSES)

Coverage: In the event of a Covered Cause of Loss to Covered Property at a "Scheduled Premises" you may extend the insurance provided by this coverage form to apply to the actual, necessary and reasonable:

- a. Extra expenses you incur to continue as nearly as possible your normal business operations immediately following the covered loss or damage.
- b. Additional expenses you incur to:
 - (1) Make temporary repairs of damaged covered property;
 - (2) Expedite permanent repair or replacement of damaged covered property; or
 - (3) Provide training on replacement machines or equipment that are covered property.

This includes overtime wages, the extra cost of express or other rapid means of transportation, and expenses to bring computer systems back to operational status.

- c. **Limit of Insurance:** The most we will pay in total for all expenses incurred under this Additional Coverage in any one occurrence is \$100,000. This is an additional limit of insurance.

12. FINE ARTS

Coverage: If a limit of insurance is shown in the Property Choice Schedule of Premises and Coverages for Business Personal Property, then we will pay for direct physical loss or direct physical damage caused by or resulting from a Covered Cause of Loss to Fine Arts. Fine Arts mean paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver, porcelains, rare glass, bric-a-brac, and similar property, of rarity, historical value or artistic merit, owned by you or others in your care, custody or control.

Fine Arts do not include artwork that is computerized or classified as data.

Limit of Insurance: The most we will pay for direct physical loss or direct physical damage in any one occurrence is \$50,000, regardless of the number or types of Fine Arts damaged. We will not pay more than \$10,000 for any one item of Fine Arts in any one occurrence. A pair or set will be deemed to be one item. This is an additional limit of insurance.

13. FIRE DEPARTMENT SERVICE CHARGE

Coverage: In the event that the fire department responds to save or protect Covered Property

from a Covered Cause of Loss, we will pay for your liability for fire department service charges:

- a. Assumed by contract or agreement prior to the covered loss event; or
- b. Required by local ordinance.

No deductible applies to this Additional Coverage.

Limit of Insurance: The most we will pay for Fire Department Service Charge in any one occurrence is \$50,000. Such Limit is the most we will pay regardless of the number of responding fire departments or fire units and regardless of the number or type of services performed. This is an additional amount of insurance.

14. FIRE DEVICE RECHARGE

- a. **Coverage:** In the event that a manual or automatic fire extinguishing device is discharged:

- (1) To fight a fire;
- (2) As the result of Covered Cause of Loss; or
- (3) Due to accidental discharge;

we will pay expenses you incur to recharge such equipment.

- b. We will not pay for:

- (1) Any costs resulting from the enforcement of any ordinance or law that regulates the recharging, repair or replacement of such fire extinguishing device or fire fighting, suppressing or controlling substance;
- (2) Halon;
- (3) The recharge of any device used for demonstration or testing purposes; or
- (4) Recharge due to maintenance of any device or system.

- c. **Limit of Insurance:** The most we will pay for Fire Device Recharge in any one occurrence is \$50,000. This is an additional limit of insurance.

15. "FUNGUS", WET ROT, DRY ROT, BACTERIA AND VIRUS - LIMITED COVERAGE

- a. The coverage described below only applies when the "fungus", wet or dry rot, bacteria or virus is the result of one or more of the following causes that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at the time of and after that occurrence.

- (1) A "specified cause of loss" other than fire or lightning;
- (2) Equipment Breakdown Accident occurs to Equipment Breakdown Property, if Equipment Breakdown applies to the affected premises; or

- (3) Flood, if the Causes of Loss Flood endorsement applies to the affected premises.

- b. We will pay for loss or damage by "fungus", wet rot, dry rot, bacteria and virus. As used in this Limited Coverage, the term loss or damage means:

- (1) Direct physical loss or direct physical damage to Covered Property caused by "fungus", wet rot, dry rot, bacteria or virus, including the cost of removal of the "fungus", wet rot, dry rot, bacteria or virus;
- (2) The cost to tear out and replace any part of the building or other property as needed to gain access to the "fungus", wet rot, dry rot, bacteria or virus; and
- (3) The cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is a reason to believe that "fungus", wet rot, dry rot, bacteria or virus is present.

- c. The coverage described under this Limited Coverage is limited to \$50,000 at each "Scheduled Premises". Regardless of the number of claims, this limit is the most we will pay for the total of all loss or damage arising out of all occurrences of "specified causes of loss" (other than fire or lightning), Equipment Breakdown Accident that occurs to Equipment Breakdown Property and Flood which take place in a 12-month period (starting with the beginning of the present annual policy period). With respect to a particular occurrence of loss which results in "fungus", wet rot, dry rot, bacteria or virus, we will not pay more than \$50,000 at each "Scheduled Premises" in any one "Policy Year" applicable to "Fungus", Wet Rot, Dry Rot, Bacteria and Virus - Limited Coverage even if the "fungus", wet rot, dry rot, bacteria or virus continues to be present or active, or recurs, in a later policy period.

- d. The coverage provided under this Limited Coverage does not increase the applicable Limit of Insurance on any Covered Property. If a particular occurrence results in loss or damage by "fungus", wet rot, dry rot, bacteria or virus, and other loss or damage, we will not pay more, for the total of all loss or damage, than the applicable Limit of Insurance on the affected Covered Property.

If there is covered loss or damage to Covered Property, not caused by "fungus", wet rot, dry rot, bacteria or virus, loss payment will not be limited by the terms of this Limited Coverage, except to the extent that "fungus", wet or dry rot, bacteria or virus causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Limited Coverage.

The terms of this Limited Coverage do not increase or reduce the coverage provided under the Additional Coverage - Water Damage Building Tear Out and Repair of this Form.

16. INFLATION GUARD

Coverage: In the event of a Covered Cause of Loss or damage to Covered Property at a "Scheduled Premises", the Limits of Insurance that apply to the damaged Buildings and Business Personal Property at "Scheduled Premises" where the loss or damage occurs will automatically increase by a factor based on the accumulated U.S. Government Consumer Price Index (CPI) for the months from the inception of this policy until the date of loss.

Limit of Insurance: But in no event will we pay more than an additional 8% of the applicable Limit of Insurance.

17. INSTALLMENT OR DEFERRED SALES

Coverage: If a limit of insurance is shown in the Property Choice Schedule of Premises and Coverages for Business Personal Property, coverage is extended to apply to direct physical loss or direct physical damage by a Covered Cause of Loss to your financial interest in Business Personal Property that you have sold under a deferred or installment payment plan during the policy period and after you have made delivery to your customer during the policy period.

Direct physical loss or direct physical damage to such Business Personal Property must be by a Covered Cause of Loss during the policy period. Theft or conversion by your customer or failure of your customer to make payments under the payment plan are not Covered Causes of Loss.

Limit of Insurance: The most we will pay for Installment or Deferred Sales in any one occurrence is the lesser of your remaining financial interest in the Business Personal Property sold under a deferred or installment plan or \$50,000. This is an additional limit of insurance.

18. LOSS OF MASTER KEY

We will pay for the reasonable and necessary costs you incur to replace keys, adjust locks to accept new keys or if required, install new locks, due to direct physical loss or direct physical damage to a master key or grand master key caused by or resulting from a Covered Cause of Loss.

Limit of Insurance: The most we will pay for Loss of Master Key in any one occurrence is \$25,000. This is an additional limit of insurance.

19. NEW CONSTRUCTION AT "SCHEDULED PREMISES"

a. **Coverage:** If a limit of insurance is shown in the Property Choice Schedule of Premises and Coverages for Building we will pay for direct physical loss or direct physical damage, including the cost of labor, caused by or

resulting from a Covered Cause of Loss to New Construction at "Scheduled Premises". New Construction at "Scheduled Premises" applies to buildings you begin to construct after the inception of this policy and will end when any of the following first occurs:

- (1) This policy expires;
- (2) 180 days expire after you begin to construct the building; or
- (3) The building is specifically insured on this Coverage Form or elsewhere.

b. We will charge you additional premium from the date you begin to construct the building.

c. **Limit of Insurance:** The most we will pay for New Construction at "Scheduled Premises" in any one occurrence is \$1,000,000. This is an additional limit of insurance.

20. NEWLY ACQUIRED COVERED PROPERTY

a. We will pay for direct physical loss or direct physical damage caused by or resulting from a Covered Cause of Loss to Newly Acquired Property. Newly Acquired Property means buildings or business personal property you acquire, purchase or lease after the inception of this policy, but does not include:

- (1) Any property acquired through any foreclosure process;
- (2) Any premises of others where you are temporarily working, such as installing property or performing maintenance or service work;
- (3) Any property covered by any other part of this Coverage Form; or
- (4) Any property that is not covered under this policy.

b. Coverage for Newly Acquired Covered Property will end when any of the following first occurs:

- (1) This policy expires;
- (2) 180 days expire after you newly acquire the Building;
- (3) 180 days expire after you newly acquire the Business Personal Property at newly acquired premises;
- (4) 60 days expire after you newly acquire Business Personal Property at "Scheduled Premises";
- (5) You report values to us; or
- (6) The property is specifically insured on this Coverage Form or elsewhere.

c. We will charge you additional premium from the date you acquire the property.

d. The most we will pay for Newly Acquired Covered Property in any one occurrence is:

- (1) Buildings: \$2,000,000.

(2) Business Personal Property: \$1,000,000.

These are additional limits of insurance.

21. NON-OWNED DETACHED TRAILERS

Coverage: Business Personal Property coverage at "Scheduled Premises", Unnamed Premises and Newly Acquired Premises is extended to apply to detached trailers owned by others, that are in your care, custody or control, while being loaded, unloaded, awaiting transport or used for temporary storage or similar usage, including while the trailer is moved at your premises. This Additional Coverage does not apply to trailers leased by you on a temporary or long-term basis.

Limit of Insurance: The most we will pay for Non-Owned Detached Trailers in any one occurrence is \$50,000. This insurance is excess over the amount due (whether you can collect on it or not) from any other insurance covering such property.

22. ORDINANCE OR LAW

Coverage A. - Value of the Undamaged Buildings, Coverage B. - Demolition Costs and Coverage C. - Increased Cost of Construction Coverages as described below, apply in the event there is a Covered Cause of Loss to covered Buildings at "Scheduled Premises" and to covered "Tenant Improvements and Betterments" at "Scheduled Premises" that results in the enforcement of an ordinance or law that:

- i. Regulates the construction or repair of buildings, or establishes zoning or land use requirements at the insured premises;
- ii. Requires the demolition of parts of the same building that are not damaged by a Covered Cause of Loss; and
- iii. Is in force at the time of a Covered Cause of Loss or the ordinance or law is promulgated or is revised after the loss but prior to commencement of reconstruction or repair and provided that such ordinance or law requires compliance as a condition precedent to obtaining a building permit or certificate of occupancy.

Coverage under this Additional Coverage applies only in response to the minimum requirements of the applicable ordinance or law. Losses and costs incurred in complying with recommended actions or standards that exceed actual requirements are not covered under this Additional Coverage.

a. Coverage A - Coverage For Loss To The Undamaged Portion Of The Building

We will pay for the value of the undamaged portion of the building that was required to be demolished by a requirement to comply with a building, zoning or land use ordinance or law. We will do this on the same valuation basis

that applies to the entire building. This does not include any increased costs to repair, replace or rebuild the property due to a requirement to comply with any ordinance or law.

b. Coverage B - Demolition Cost Coverage

With respect to the building that has sustained covered direct physical damage, we will pay the cost to demolish and clear the site of undamaged parts of the same building as a consequence of a requirement to comply with an ordinance or law that requires demolition of such undamaged property.

c. Coverage C - Increased Cost of Construction Coverage

With respect to the building that has sustained covered direct physical damage, we will pay the increased cost to:

- (1) Repair or reconstruct damaged portions of that building; and/or
- (2) Reconstruct or remodel undamaged portions of that building, whether or not demolition is required;

when the increased cost is a consequence of a requirement to comply with the minimum standards of the ordinance or law.

However:

- (1) This coverage applies only if the repaired, restored or remodeled property is intended for similar occupancy as the current property, unless such occupancy is not permitted by zoning or land use ordinance or law.
- (2) We will not pay for the increased cost of construction if the building is not repaired, reconstructed or remodeled.

d. Ordinance or Law Exclusions:

- (1) We will not pay for the enforcement of or compliance with any ordinance or law which requires demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by "Pollutants and Contaminants" or due to the presence, growth, proliferation, spread or any activity of "Fungus", wet rot, dry rot, bacteria or virus.
- (2) We will not pay for any costs associated with the enforcement of or compliance with any ordinance or law which requires you or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "Pollutants and Contaminants" or "Fungus", wet rot, dry rot, bacteria or virus.

- (3) We will not pay any loss in value or any costs incurred due to an ordinance or law that you were required to comply with before the time of the current loss, even in the absence of building damage, if you failed to comply.
- (4) We will not pay for the compliance of any ordinance or law unless the repairs or replacement are made as soon as reasonably possible after the loss or damage not to exceed two years. We may extend this period in writing during the two years.

e. Ordinance or Law Limits of Insurance

- (1) For Demolition Cost, we will not pay more than the amount you actually spend to demolish and clear the site of the described premises.
- (2) With respect to the Increased Cost of Construction: If the covered building is subject to the Replacement Cost Valuation provision as shown in the Property Choice - Schedule of Premises and Coverages, and you rebuild the building we will not pay for the increased cost of construction:
 - (a) Until the building is actually repaired or replaced, at the same or another premises; and
 - (b) Unless the repair or replacement is made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.
- (3) If the building is repaired or replaced at the same premises, or if you elect to rebuild at another premises, the most we will pay for the increased cost of construction is the increased cost of construction at the same premises.
- (4) If the ordinance or law requires relocation to another premises, the most we will pay for the increased cost of construction is the increased cost of construction at the new premises.
- (5) As respects **Coverage A. - Coverage For Loss To The Undamaged Portion Of The Building**, this is included within the Limit of Insurance applicable to the damaged Building or damaged "Tenant Improvements and Betterments" and applies in any one occurrence.
- (6) As respects **Coverage B. - Demolition Costs and Coverage C. - Increased Cost of Construction**:
 - (a) For Building property, the most we will pay in any one occurrence is

\$1,000,000. This is an additional amount of insurance.

- (b) For "Tenant Improvements and Betterments" property, the most we will pay in any one occurrence as respects this Additional Coverage where "Tenant Improvements and Betterments" applies is 25% of the insured value of "Tenant Improvements and Betterments" up to \$500,000. This is an additional amount of insurance.

23. OUTDOOR TREES, SHRUBS, SOD, PLANTS AND LAWNS

- a. Outdoor trees, shrubs, sod, plants and lawns, when used for landscaping are covered only for direct physical loss or direct physical damage caused by or resulting from the following causes of loss:
 - (1) Fire;
 - (2) Lightning;
 - (3) Explosion;
 - (4) Riot or civil commotion;
 - (5) Aircraft; or
 - (6) Vehicles operated by persons other than you or your employees.
- b. The most we will pay for direct physical loss or direct physical damage in any one occurrence under this Additional Coverage is \$50,000, but not more than:
 - (1) \$10,000 for any one tree, shrub or plant;
 - (2) \$10,000 for lawns or sod in total at any one insured premises.
- c. The Limit of Insurance applicable to these types of property includes their debris removal expense. Such debris removal expenses are not included in the Debris Removal - Additional Coverage.
- d. These limits apply in any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

24. PAIRS OR SETS

Coverage: If parts of pairs or sets of covered Business Personal Property - "Stock" are damaged by a Covered Cause of Loss, we will pay the reduction in value of the undamaged parts of such damaged pairs or sets in any one occurrence.

Limit of Insurance: This Additional Coverage is included within the Limit of Insurance applicable to the damaged Business Personal Property - "Stock".

25. "POLLUTANTS AND CONTAMINANTS" CLEAN UP

- a. **Coverage:** We will pay for your expense to extract "Pollutants and Contaminants",

including nanomaterials, from land or water at a "Scheduled Premises", if the discharge, dispersal, seepage, migration, release or escape of the "Pollutants and Contaminants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

- b. This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "Pollutants and Contaminants". But we will pay for testing which is performed in the course of extracting the "Pollutants and Contaminants" from land or water.
- c. **Limit of Insurance:** The most we will pay under this Additional Coverage at each "scheduled premises" is \$50,000 for all covered expenses arising out of Covered Causes of Loss occurring during each "Policy Year". This is an additional amount of insurance.

26. PRESERVATION OF PROPERTY

- a. **Coverage:** If it is necessary to move Covered Property to preserve it from imminent loss or damage by Flood or a Covered Cause of Loss, we will pay in any one occurrence for any direct physical loss or direct physical damage to that property while being moved to or while at the temporary storage location.
- b. This Additional Coverage will end 180 days after the property is first moved.
- c. **Limit of Insurance:** This Coverage is included within the Limit of Insurance applicable to the Covered Property that is moved.

27. REWARD COVERAGE

- a. **Coverage:** We will reimburse you for rewards you have paid leading to:
 - (1) The successful return of substantially undamaged stolen articles to a law enforcement agency; or
 - (2) The arrest and conviction of any persons for having damaged or stolen any of your Covered Property.
- b. **Limit of Insurance:** We will pay 25% of the covered loss (prior to the application of any applicable deductible and recovery of any stolen articles) up to \$50,000 for Reward Coverage in any one occurrence for the payments of rewards you make. These reward payments must be documented. No deductible applies to this Additional Coverage. This is an additional amount of insurance.

28. SEWER AND DRAIN BACKUP

Coverage: This insurance is extended to apply to direct physical loss or direct physical damage to Covered Property at "Scheduled Premises", Newly Acquired Premises and Unnamed Premises caused by or resulting from water or other materials that backs up from a sewer or drain.

Limit of Insurance: The most we will pay in any one occurrence is the Limit of Insurance applicable to the Covered Property where the direct physical loss or direct physical damage occurred. This Additional Coverage is included within the Covered Property Limits of Insurance.

THIS IS NOT FLOOD INSURANCE.

This Additional Coverage does not apply to loss or damage caused by or resulting from Flood regardless of the proximity of the back-up or overflow to such conditions.

Flood as used in this Additional Coverage means:

- a. Surface water, waves, tidal water, tidal waves, tsunamis, or overflow of any natural or man made body of water from its boundaries, all whether driven by wind or not; or
- b. Mudslide or mudflow, meaning a river or flow of liquid mud directly or indirectly caused by flooding or the accumulation of water under the ground.
- c. Water under the ground surface pressing on, or flowing or seeping through:
 - (1) Foundations, walls, floors or paved surfaces;
 - (2) Basements, whether paved or not; or
 - (3) Doors, windows or other openings.
- d. Flood includes water or other material that backs up or overflows from any sewer or septic tank or drain, if such back-up is caused by any of the conditions in a. or c. above regardless of the proximity of the back-up to such conditions.
- e. All flooding in a continuous or protracted event will constitute a single flood.

29. TRANSIT

- a. **Coverage:** If a limit of insurance is shown in the Property Choice Schedule of Premises and Coverages for Business Personal Property, then we will pay for direct physical loss or direct physical damage by a Covered Cause of Loss to the following Covered Property while in the due course of transit:
 - (1) Your Business Personal Property; and
 - (2) Business Personal Property owned by others.
- b. Exclusions **Earth Movement** and **Water** as found in the Property Choice - Covered Causes Of Loss And Exclusions Form do not apply to this Additional Coverage - TRANSIT.

- c. This Coverage will continue to apply to such property in the due course of transit, after the expiration or cancellation of this policy, until arrival at and accepted by an authorized representative at the invoiced destination, but for no longer than 30 days after the date of the shipment origination.
- d. We will not pay for loss or damage to covered property:
 - (1) Where you are responsible for loss or damage to property as a carrier for hire; or
 - (2) Where you are in the business of arranging transportation or consolidations for others.
- e. You must retain accurate records of all shipments of Covered Property for one year.

f. Transit Coverage Extensions

(1) F.O.B. Shipments

We will pay for your interest in covered direct physical loss or covered direct physical damage to outgoing shipments, which you have sold under conditions where the risk of loss or damage is transferred to the buyer when such property leaves your "Scheduled Premises" if you cannot collect payment for the loss or damage from the consignee.

(2) Repack and Reship

We will pay the necessary additional expenses you incur to inspect, repackage and reship property damaged by a Covered Cause of Loss.

(3) General Average and Salvage Charges

In accordance with applicable law and usage, we will pay General Average and Salvage Charges that may be assessed against your covered shipments that are waterborne.

(4) Loading and Unloading

We will also pay for covered direct physical loss or covered direct physical damage to Covered Property during loading and unloading of the transporting conveyance.

(5) Return Shipments

We will also pay for covered direct physical loss or covered direct physical damage to outgoing shipments that have been rejected by the consignee or are not deliverable, while being returned to you.

- g. **Limit of Insurance:** The most we will pay for direct physical loss or direct physical damage to Business Personal Property in the due course of transit is \$100,000. This is an additional limit of insurance.

- h. For the Transit Additional Coverage, the Coverage Territory is within or between the United States of America, (including its territories and possessions), Puerto Rico and Canada; however, waterborne shipments are covered only if on inland waterways or in territorial waters, within 12 miles of land.

30. TRANSITION TO REPLACEMENT PREMISES

If Covered Business Personal Property is moved to new premises from a "Scheduled Premises" being vacated, the Limit of Insurance applicable to that vacated premises will apply proportionately to both premises as the property is moved. This coverage ends when any one of the following first occurs:

- a. 90 days after the move begins;
- b. the move is completed; or
- c. this policy expires.

31. UNNAMED PREMISES

- a. **Coverage:** You may extend the insurance that applies to Building (if Building is Covered Property) and to Business Personal Property (if Business Personal Property is Covered Property) to pay for direct physical loss or direct physical damage by a Covered Cause of Loss to Buildings and Business Personal Property while at:

- (1) Premises that you own, lease, or occupy other than at a "Scheduled Premises";
- (2) Premises not described in the Property Choice Schedule of Premises and Coverages, which you do not own, lease or occupy;
- (3) Premises where you are temporarily performing work or installing Business Personal Property.
- (4) Coverage as respects you installing Business Personal Property continues until one of the following first occurs:
 - (a) the installation is accepted by the customer;
 - (b) this policy expires; or
 - (c) the installation is specifically insured on this policy or elsewhere.
- (5) Unnamed Premises does not include any:
 - (a) Premises or property insured under any other Coverage or Additional Coverage of this Coverage Form;
 - (b) Waste disposal or transfer sites;
 - (c) Property while in the due course of transit;
 - (d) Intermediate site while in the due course of transit;
 - (e) Premises or property that is not covered or excluded from coverage under this Coverage Part.

b. Limits of Insurance:

- (1) The most we will pay as respects Building in any one occurrence in total at all Unnamed Premises is \$100,000. This is an additional limit of insurance.
- (2) The most we will pay as respects Business Personal Property in any one occurrence in total at all Unnamed Premises (Except premises where you are temporarily performing work or installing Business Personal Property) is \$100,000. This is an additional limit of insurance.
- (3) The most we will pay as respects Business Personal Property in any one occurrence in total at all Unnamed Premises where you are temporarily performing work or installing Business Personal Property is \$25,000. This is an additional limit of insurance.

32. UTILITY SERVICE INTERRUPTION

a. Coverage: We will pay for direct physical loss or direct physical damage to Covered Property at "Scheduled Premises", caused by or resulting from the interruption of the following utility services:

- (1) Water Supply Services, meaning the following types of property supplying water to the "Scheduled Premises":
 - (a) Pumping stations; and
 - (b) Water mains.
- (2) Communication Supply Services, meaning property supplying communication services, including telephone, radio, microwave or television services to the described premises, such as:
 - (a) Communication transmission lines, including optic fiber transmission lines;
 - (b) Coaxial cables; and
 - (c) Microwave radio relays except satellites.
- (3) Power Supply Services, meaning the following types of property supplying electricity, steam or gas to the described premises:
 - (a) Utility generating plants;
 - (b) Switching stations;
 - (c) Substations;
 - (d) Transformers; and
 - (e) Transmission lines.

b. As used in this Additional Coverage, the term transmission lines includes all lines which serve to transmit communication service or power, including lines which may be identified as distribution lines.

- c. The interruption must be caused by or result from direct physical loss or direct physical damage by a Covered Cause of Loss to utility services property. We will not pay for any resulting loss or damage due to temperature change or spoilage to business personal property.

d. Limit of Insurance: The most we will pay for all Utility Service Interruption in total in any one occurrence is \$25,000. This is an additional limit of insurance.

33. WATER DAMAGE BUILDING TEAR OUT AND REPAIR

a. Coverage: When we pay for direct physical loss or direct physical damage caused by the escape of water or other liquid, powder, or molten material, we will also pay the cost to tear out and replace the parts of the building or structure (whether or not such property is damaged) to repair the broken or cracked system or appliance from which such substances escaped.

b. We will not pay the cost to repair any defect to the system or appliance from which such substances escaped. But we will pay the cost to repair or replace damaged parts of Automatic Fire Extinguishing Systems if the damage:

- (1) Results in discharge of any substance from an automatic fire protection system; or
- (2) Is directly caused by freezing.

c. Limit of Insurance: This Coverage is included within the applicable Covered Property Limit of Insurance.

d. Automatic Fire Extinguishing System means:

- (1) Any automatic fire protective or extinguishing system, including connected:
 - (a) Sprinklers and discharge nozzles;
 - (b) Ducts, pipes, valves and fittings;
 - (c) Tanks, their component parts and supports; and
 - (d) Pumps and private fire protective mains.
- (2) Non-automatic fire protective systems, hydrants, standpipes and outlets, all when supplied from an automatic fire protective system.

34. WATER SEEPAGE

a. Coverage: This insurance is extended to apply to direct physical loss or direct physical damage to Covered Property at "Scheduled Premises", Newly Acquired Premises and Unnamed Premises caused by or resulting from water under the ground surface pressing

on, or flowing or backing up or seeping through:

- (1) Foundations, walls, floors or paved surfaces;
- (2) Basements, whether paved or not;
- (3) Doors, windows or other openings; or
- (4) Septic or sump systems.

b. This Additional Coverage does not apply to loss or damage resulting from sewer or drain back up.

c. **THIS IS NOT FLOOD INSURANCE.**

This Additional Coverage does not apply to loss or damage caused by or resulting from Flood regardless of the proximity of the ground surface pressing on, or flowing or seeping through to such conditions.

d. Flood as used in this Additional Coverage means:

- (1) Surface water, waves, tidal water, tidal waves, tsunamis, or overflow of any natural or man made body of water from its boundaries, all whether driven by wind or not;
- (2) Mudslide or mudflow, meaning a river or flow of liquid mud directly or indirectly caused by flooding or the accumulation of water under the ground; or
- (3) Water under the ground surface pressing on, or flowing or seeping through:
 - (a) Foundations, walls, floors or paved surfaces;
 - (b) Basements, whether paved or not; or
 - (c) Doors, windows or other openings.

If such water under the ground surface pressing on, or flowing or seeping through is caused by any of the conditions in d. (1) or d. (2) above regardless of the proximity of the foundations, walls, floors or paved surfaces; basements, whether paved or not; or doors, windows or other openings to such conditions.

(d) Flood includes water or other material that backs up or overflows from any sewer or septic tank or drain, if such back-up is caused by any of the conditions in d. (1) or d. (2) above regardless of the proximity of the back-up to such conditions.

(e) All flooding in a continuous or protracted event will constitute a single flood.

e. **Limit of Insurance:** The most we will pay for Water Seepage in any one occurrence is \$25,000. This is an additional amount of insurance.

35. WINDBLOWN DEBRIS

Coverage: We will pay your expense to remove debris (including trees) windblown onto "Scheduled Premises" from the premises of others that occurs during the policy period.

Limit of Insurance: The most we will pay in any one occurrence in total for the removal of all windblown debris under this Additional Coverage is \$2,500. This is an additional amount of insurance.

36. ADDITIONAL COVERED PROPERTY

a. **Coverage:** The following are added as Covered Building Property:

- (1) Bleachers, dugouts and scoreboards;
- (2) Flagpoles and light poles;
- (3) Playground equipment; and,
- (4) Refreshment stands, press boxes, storage buildings and ticket booths.
- (5) Bus stops situated on "Scheduled Premises".

b. **Coverage:** Crew shells and associated apparatus are added as Covered Business Personal Property.

37. ANIMALS

a. **Coverage:** Business Personal Property coverage is extended to apply to animals, inside or outside of buildings, which you use as part of an agricultural, vocational or equestrian program.

b. Animals are covered only for loss or damage caused by or resulting from "Specified Causes of Loss", "Theft", collision with a vehicle, electrocution, attack by dogs or wild animals, accidental shooting or drowning.

c. Coverage applies only if the animal is killed or its destruction is made necessary for humane reasons.

d. Poultry is covered only while inside buildings.

e. **Limit of Insurance:** The most we will pay in any one occurrence under this Additional Coverage is \$25,000, but not more than \$1,500 for any one animal. This coverage is an additional amount of insurance.

38. ATHLETIC UNIFORMS, BAND UNIFORMS, AND THEATRE COSTUMES

a. **Coverage:** Business Personal Property coverage is extended to apply to Athletic Uniforms, Band Uniforms, and Theatre Costumes that are:

- (1) Your property; or
- (2) The property of others that is in your care, custody or control.

- b. The following Exclusions in the Property Choice Covered Causes of Loss and Exclusions Form do not apply to this Additional Coverage:

Change of Temperature, Dampness or Dryness.

Water.

Utility Services Interruption.

- c. **Limit of Insurance:** The most we will pay in any one occurrence under this Additional Coverage is \$100,000. This is an additional amount of insurance.

39. BUSINESS INCOME FROM AUXILIARY OPERATIONS

Coverage: You may extend this insurance to apply to the actual loss of Business Income you sustain caused by the direct physical loss of or direct physical damage to property at the premises described in the Property Choice - Schedule of Premises and Coverages, caused by or resulting from a Covered Cause of Loss.

As used in this Extension:

- a. Business Income means the necessary suspension of your auxiliary operations during the period of restoration for;
- (1) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred, from your auxiliary operations;
 - (2) Continuing normal operating expenses incurred, including payroll.
- b. Auxiliary Operations means;
- (1) rental value;
 - (2) laboratory fees;
 - (3) bookstores;
 - (4) athletic events; and
 - (5) research grants;
- c. Period of Restoration means;
- (1) the period of time it takes to repair, rebuild or replace the described premises with reasonable speed and similar quality; or
 - (2) The date when business is resumed at a new permanent location.

Period of Restoration does not include any increased period required due to the enforcement of any ordinance or law that requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "Pollutants and Contaminants".

The expiration date of this policy will not cut short the Period of Restoration

d. Rental Value means:

- (1) Total anticipated rental income from tenant occupancy of the premises described in the Property Choice - Schedule of Premises and Coverages as furnished and equipped by you; and
- (2) Amount of all charges which are the legal obligation of the tenant(s) and which would otherwise be your obligations; and
- (3) Fair rental value of any portion of the described premises which is occupied by you.

We will pay any necessary expenses you incur, except the cost of extinguishing a fire, to reduce the amount of loss under this Additional Coverage. We will pay for such expenses to the extent that they do not exceed the amount of loss otherwise payable under this Additional Coverage.

We will pay for the actual loss of Business Income you sustain during the school term following the date the property is actually repaired, rebuilt or replaced, if the date is 30 days or less before the scheduled opening of the next school term.

Limit of Insurance: We will not pay for any increase for loss caused by or resulting from suspension, lapse or cancellation of any license, lease or contract. But if the suspension, lapse or cancellation is directly caused by the suspension of auxiliary operation, we will cover such loss that affects your Business Income during the period of restoration. The most we will pay in any one occurrence under this Additional Coverage is \$25,000.

40. FACULTY PERSONAL EFFECTS

The Additional Coverage - Employee Personal Effects is revised to include Faculty Personal Effects.

41. HARVESTED CROPS

Coverage: Business Personal Property coverage is extended to apply to grain, hay, straw, fruits, vegetables and other crops which have been harvested and are stored inside your building or in the open at the "Scheduled Premises".

Limit of Insurance: The most we will pay in any one occurrence under this Additional Coverage is \$25,000.

This is an additional amount of insurance.

42. MUSICAL INSTRUMENTS

Coverage: Business Personal Property coverage is extended to apply to musical instruments and related equipment and accessories that are:

- a. Your property; or
- b. The property of others that is in your care, custody or control.

The following Exclusions in the Covered Causes of Loss and Common Exclusions Form do not apply to this Additional Coverage:

Change of Temperature, Dampness or Dryness.

Water.

Utility Services Interruption.

Limit of Insurance: The most we will pay in any one occurrence under this Additional Coverage is \$100,000. This is an additional amount of insurance.

43. PERSONAL EFFECTS OF STUDENTS

Coverage: Business Personal Property coverage is extended to apply to personal effects owned by your students at "Scheduled Premises".

This Coverage does not apply to loss or damage by "theft" or mysterious disappearance.

Limit of Insurance: The most we will pay in any one occurrence under this Additional Coverage in total is \$100,000 at each "Scheduled Premises", but not more than \$5,000 for each student. This is an additional amount of insurance.

SECTION B. - COMBINED ADDITIONAL PROTECTION

1. If covered direct physical loss or if covered direct physical damage exceeds the Limits of Insurance for one or more of the following Coverages or Additional Coverages at a "Scheduled Premises":

- a. Accounts Receivable;
- b. Building;
- c. Business Personal Property;
- d. Debris Removal - Covered Property;
- e. Employee Personal Effects;
- f. Fine Arts;
- g. Leasehold Improvements (Tenant Lease Coverage);
- h. Legal Liability - Building (Legal Liability - Building Coverage Form (PC 00 30) which attaches to and forms part of this policy.);
- i. Outdoor Trees, Shrubs, Sod, Plants and Lawns;
- j. Pairs or Sets;

2. Limit of Insurance:

We will pay up to the lesser of:

- a. 25% of the total Scheduled Premises Building and Business Personal Property Limits of Insurance; or
- b. \$500,000 in total in any one occurrence regardless of the number of items lost or damaged or Coverages or Additional Coverages involved in any one occurrence for the sum of all such uninsured loss or damage

in excess of the applicable deductible. You may apportion this limit among the applicable coverages as you choose.

c. As respects item i. Outdoor Trees, Shrubs, Sod, Plants and Lawns the most we will pay for any one item is still limited to:

- (1) \$10,000 for any one tree, shrub or plant;
- (2) \$10,000 for lawns or sod in total at any one insured premises.

d. As respects items 1. b. Buildings and 1. c. Business Personal Property listed above, this Combined Additional Protection does not apply to Buildings and Business Personal Property at "Scheduled Premises" that were not insured under this Coverage Part for limits equal to their full Replacement Cost or Actual Cash Value as applicable at the inception date of this Coverage Part.

SECTION C. - TENANT LEASE COVERAGES

These Coverages apply to your interest as a tenant or to your responsibility as a tenant under a written lease agreement as a tenant at "Scheduled Premises":

1. "Building Glass"

Your Business Personal Property is extended to apply to damage to "Building Glass" caused by any cause of loss. This Coverage is included in the applicable Business Personal Property Limit of Insurance where the covered loss or covered damage occurs.

2. Lease Assessment

- a. Your Business Personal Property is extended to apply to your share of any assessment charged to all tenants by the building owner as a result of direct physical loss or direct physical damage caused by or resulting from a Covered Cause of Loss to building property which is not paid in the building owners policy, as agreed to in your written lease agreement.
- b. This Coverage is subject to a separate deductible of \$500 in any one occurrence. No other deductible applies.
- c. We will not pay more than \$2,500 in any one occurrence for Lease Assessment. This is an additional amount of insurance.

3. Leasehold Improvements

- a. If your lease is canceled in accordance with a valid lease provision as the direct result of a Covered Cause of Loss to property at the location in which you are a tenant and you cannot legally remove "Tenant Improvements and Betterments" we will extend Business Personal Property coverage to apply to the unamortized value of the "Tenant Improvements and Betterments" that remains and you were forced to abandon.

- b. The most we will pay in any one occurrence for loss under this Additional Coverage is \$25,000 for Leasehold Improvements. This is an additional amount of insurance.

4. Miscellaneous Interior Building Property

Business Personal Property is extended to apply to miscellaneous interior Building property items that pertain only to the area you occupy as a tenant and you are required to insure as a tenant. The most we will pay in any one occurrence for direct physical loss or direct physical damage under this Additional Coverage is \$25,000. This Coverage is included in the applicable Business Personal Property Limit of Insurance where the covered loss or covered damage occurs and applies in any one occurrence.

5. Theft Damage

Your Business Personal Property is extended to apply to damage to the building where you are a tenant and you are liable for such damages, caused by or resulting from actual or attempted "theft".

This Coverage is included in the applicable Business Personal Property Limit of Insurance where the covered loss or damage occurs and applies in any one occurrence.

6. Legal Liability - Building

Legal Liability - Building Coverage Form (PC 00 30) attaches to and forms part of this policy. The most we will pay in any one accident is \$25,000.

SECTION D. - BUSINESS CRIME ADDED

The Property Choice Common Crime Coverages Form is made a part of this policy, and under this endorsement, are subject to the following stated Limits of Insurance:

Coverage	Limit of Insurance
Employee Theft	\$100,000.
Forgery or Alteration	\$25,000.
Money Orders and Counterfeit Paper Currency	\$25,000.
Inside the Premises - Theft of Money and Securities	\$50,000.
Outside the Premises - Theft of Money and Securities	\$25,000.

As respects coverage for employee theft, the employee benefits plans provision applies to any welfare or pension benefit plan that is subject to the employee retirement income security act of 1974 (ERISA).

These Limits are in addition to any other Limit of Insurance that may be shown in the Property Choice Schedule of Premises and Coverages applicable to these Business Crime Coverages.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GREEN CHOICE - ADDITIONAL COVERAGES

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE FORM

PROPERTY CHOICE SPECIAL BUSINESS INCOME COVERAGE FORM

PROPERTY CHOICE BUSINESS INCOME COVERAGE FORM

PROPERTY CHOICE PROFESSIONAL BUSINESS INCOME COVERAGE FORM

Schedule information if not stated here, will be stated in the Property Choice - Schedule of Premises and Coverages.

Schedule

Green Choice Limit of Insurance

- A.** The following Additional Coverage is added to the PROPERTY CHOICE COVERAGE FORM:

Costs to Upgrade to "Green" Alternatives

- 1.** If direct physical loss or direct physical damage by a Covered Cause of Loss occurs to Covered Property we will also pay for the reasonable additional costs that you incur to:

- a.** Repair or replace the lost or damaged Covered Property using products or materials that are "Green" alternatives to the lost or damaged Covered Property, in accordance with:

- (1)** The minimum standards of a "Green Authority" if the "Scheduled Premises" where the loss or damage occurred was not "Green" certified by a "Green Authority" prior to the loss or damage; or
- (2)** The standards of a "Green Authority" consistent with the pre-loss "Green" certification level, if the "Scheduled Premises" where the loss or damage occurred was "Green" certified prior to the loss or damage, provided that the "Green"

alternatives are otherwise of comparable quality and function to the lost or damaged Covered Property.

- b.** Employ "Green" methods or processes of construction, disposal or recycling including ventilation or flush out of air systems, in the course of the repair and replacement of the lost or damaged Covered Property, in accordance with:

- (1)** The minimum standards of a "Green Authority" if the "Scheduled Premises" where the loss or damage occurred was not "Green" certified by a "Green Authority" prior to the loss or damage; or
- (2)** The standards of a "Green Authority" consistent with the pre-loss "Green" certification level, if the "Scheduled Premises" where the loss or damage occurred was "Green" certified prior to the loss or damage.

- c.** Hire a design professional(s) accredited by a "Green Authority" to participate in

the reconstruction, replacement or repair of the Covered Property;

- d. Hire an engineer(s) accredited by a "Green Authority" to supervise the repair or replacement of the Covered Property to verify that replacement systems and mechanicals have been installed and configured to perform to building design or manufacturer's specifications;
 - e. Apply to a "Green Authority" for certification of your "Scheduled Premises" in connection with the repair or replacement of the lost or damaged Covered Property.
2. Costs to Upgrade to "Green" Alternatives applies only if replacement cost valuation applies to the lost or damaged Covered Property and then only if the lost or damaged property is actually repaired or replaced as soon as reasonably possible after the loss or damage (not to exceed two years from the date of loss or damage).
 3. This Additional Coverage does not apply to any expenses incurred to exceed your pre-loss level of certification, if you had attained certification by a "Green Authority" for the Covered Property prior to the Covered Cause of Loss.
 4. This Additional Coverage does not require you to pursue, nor guarantee success of, certification by a "Green Authority".
 5.
 - a. The most we will pay in any one occurrence for Costs to Upgrade to "Green" Alternatives under this endorsement is \$100,000 for all "Scheduled Premises" unless a different limit of insurance is shown in the above Schedule.
 - b. If a different limit of insurance is shown in the above Schedule then that different limit of insurance is the most we will pay in any one occurrence for all "Scheduled Premises" for Costs to Upgrade to "Green" Alternatives.
 - c. The limit for Costs to Upgrade to "Green" Alternatives applies in any one occurrence, regardless of the number of "Scheduled Premises" or buildings damaged in that occurrence.
 - d. If a Green Choice - Limit of Insurance is shown as applying to a "Scheduled Premises" in the Property Choice Schedule of Premises and Coverages, then that limit of insurance is the most

we will pay in any one occurrence at that "Scheduled Premises" for Costs to Upgrade to "Green" Alternatives.

- e. This is an additional amount of insurance.

- B. This section B. applies only when any of the following are attached to this policy:

PROPERTY CHOICE SPECIAL BUSINESS
INCOME COVERAGE FORM

PROPERTY CHOICE BUSINESS INCOME
COVERAGE FORM

PROPERTY CHOICE PROFESSIONAL
BUSINESS INCOME COVERAGE FORM

The following Additional Coverage is added:

Green Alternatives – Increased Period of Restoration

1. If direct physical loss or direct physical damage by a Covered Cause of Loss occurs to covered building property at a "Scheduled Premises", Business Income coverage is revised to include the actual loss of income you sustain during the reasonable and necessary increase in the period of restoration that is actually incurred to:
 - a. Repair or replace the lost or damaged Covered Property as stated in A.1.a.
 - b. Employ "Green" methods or processes of construction, disposal or recycling in the course of the repair and replacement of the lost or damaged Covered Property as stated in A.1.b.
2. The Increased Period of Restoration provided by this endorsement is subject to a maximum period of up to 30 consecutive days from the date the period of restoration would have otherwise ended had "Green" alternatives not been used.
3. This Additional Coverage Green Alternatives – Increased Period of Restoration is included in, and does not increase the applicable Limit of Insurance in the above referenced Coverage Forms.
4. The term Period of Restoration as found in the above referenced Coverage Forms and as used in this endorsement does not include any increased Period of Restoration due to:
 - a. Review and/or approval by a "Green Authority" regarding your application for certification of your "scheduled Premises", should you elect to pursue certification; or

- b. Conducting test and balance analysis of the heating, ventilation or air conditioning systems to confirm that they have been installed properly and meet manufacturer's and design professional's standards.

C. ADDITIONAL EXCLUSIONS

- 1. Coverage provided by this endorsement does not apply to any "Scheduled Premises" where:
 - a. Replacement Cost valuation does not apply;
 - b. Ordinance or Law Additional Coverage does not apply; or
 - c. Building(s) are vacant.
- 2. This endorsement does not apply to "stock".
- 3. Coverage provided by this endorsement does not include any increase in costs, loss or damage attributable to any "Green" standards for which you were under order or mandate from an existing authority, but you did not comply with, before the loss or damage.

D. ADDITIONAL DEFINITIONS

As used in this endorsement:

- 1. "Green" means products, materials, methods and processes that conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize their impact on the environment.
- 2. "Green Authority" means the United States Green Building Council (LEED® Green Building Rating System); the Green Building Initiative™ (Green Globes™ Assessment And Rating System); or the Environmental Protection Agency and the Department of Energy (EnergyStar® requirements).

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLORIDA CHANGES - GREEN CHOICE - ADDITIONAL COVERAGES - EXCLUDED

This Endorsement modifies insurance provided under the following:

GREEN CHOICE – ADDITIONAL COVERAGES

- A.** Green Choice – Additional Coverages endorsement does not apply to Premises situated in the state of Florida.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NEW YORK CHANGES - FUNGUS, WET ROT AND DRY ROT

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART

- A.** In the Property Choice – Covered Causes of Loss and Exclusion Form and Mortgageholders Errors And Omissions Coverage Form, the exclusion titled "Fungus", Wet Rot, Dry Rot, Bacteria and Virus and the Additional Coverage – Limited Coverage For "Fungus", Wet Rot, Dry Rot And Bacteria Found in the Property Choice – Specialized Property Insurance Coverages forms is deleted. Under these forms, the following exclusion is added:

We will not pay for loss or damage caused by or resulting from "fungus", wet rot or dry rot. However, this exclusion does not apply when "fungus", wet rot or dry rot results from a Covered Cause of Loss.

- B.** Paragraph **c.** Ordinance or Law Exclusions, items **(1)** and **(2)** of Ordinance Or Law Coverage found in the Property Choice – Specialized Property Insurance Coverages forms is replaced by the following:

We will not pay for:

1. Enforcement of or compliance with any ordinance or law which requires the demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by "pollutants"; or
2. The costs associated with the enforcement of or compliance with any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

- C.** Paragraph **A.** 12. of Ordinance Or Law – Increased Period Of Restoration found in the Property Choice Business Income or Extra Expense – Additional Coverages forms is replaced by the following:

If a Covered Cause of Loss occurs to property at the "Scheduled Premises" described in the Property Choice Schedule of Premises and Coverage is extended to include the amount of actual and necessary loss you sustain during the increased period of suspension of operations caused by or resulting from a requirement to comply with any ordinance or law that:

1. Regulates the construction or repair of any property;
2. Requires the tearing down of parts of any property not damaged by a Covered Cause of Loss; and
3. Is in force at the time of loss.

However, coverage is not extended under this endorsement to include loss caused by or resulting from the enforcement of or compliance with any ordinance or law which requires:

1. The demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by "pollutants"; or
2. Any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NEW YORK - EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART

- A.** The exclusion set forth in Paragraph **B.** applies to all coverage under all forms and endorsements that comprise this Coverage Part, including but not limited to forms or endorsements that cover property damage to buildings or personal property and forms or endorsements that cover business income, extra expense or action of civil authority.
- B.** We will not pay for loss or damage caused by or resulting from any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease.

However, this exclusion does not apply to loss or damage caused by or resulting from "fungus", wet rot or dry rot. Such loss or damage is addressed in a separate exclusion in this Coverage Part.

- C.** The terms of the exclusion in Paragraph **B.**, or the inapplicability of this exclusion to a particular loss, do not serve to create coverage for any loss that would otherwise be excluded under this Coverage Part.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY EXCLUDED/INCLUDED

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART

SCHEDULE

The following items of described property are added as Property Not Covered, or Added as Covered Property as indicated by an 'X' in the applicable column.

* Items added as Covered Property are withdrawn from **PROPERTY NOT COVERED**.

"Scheduled Premises" No.	Description of Property	Limit of Insurance	Added as Property Not Covered	*Added as Covered Property
004 - 023	ROOF/BALCONIES FL CONDOS		X	

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY CHOICE BUSINESS INTERRUPTION - ADDITIONAL COVERAGES - SCHEDULED DEPENDENT PROPERTIES

This Endorsement modifies insurance provided under the following:

PROPERTY CHOICE SPECIAL BUSINESS INCOME - ADDITIONAL COVERAGES
PROPERTY CHOICE BUSINESS INCOME - ADDITIONAL COVERAGES
PROPERTY CHOICE PROFESSIONAL BUSINESS INCOME - ADDITIONAL COVERAGES
PROPERTY CHOICE RENTAL INCOME - ADDITIONAL COVERAGES
PROPERTY CHOICE EXTRA EXPENSE - ADDITIONAL COVERAGES

Schedule

"Scheduled Premises" No.	Address of Dependent Property	Limit of Insurance	Waiting Period	The Following Additional Exclusions Apply:
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SEE FOLLOWING PAGE FOR SCHEDULE INFORMATION

**PROPERTY CHOICE BUSINESS INTERRUPTION –
ADDITIONAL COVERAGES – SCHEDULED DEPENDENT PROPERTIES (Continued)**

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 64

ADDRESS OF DEPENDENT PROPERTY:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

BUSINESS INCOME:

LIMIT OF INSURANCE: \$250,000

WAITING PERIOD: 72 HOUR WAITING PERIOD APPLIES

PROPERTY CHOICE CONDITIONS AND DEFINITIONS

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance. Other words and phrases that appear in quotation marks have special meaning. Refer to section **C. DEFINITIONS**.

The following conditions apply to all coverages that are a part of the Property Choice Coverage Part or Property Choice Policy and are in addition to the Common Policy Conditions unless stated otherwise in coverage forms and endorsements.

A. GENERAL CONDITIONS

1. Abandonment

There can be no abandonment of any property to us.

2. Application of Waiting Period

In the event that more than one Waiting Period is applicable, we will apply only the longest waiting period.

3. Appraisal

If we and you disagree on the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim on the grounds that it is not covered under this policy.

4. Claim Settlement

- a. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.
- b. We will pay for covered loss or damage within 30 days after we receive your sworn proof of loss, if you have complied with all of the terms of this Coverage Part; and:

- (1) We have reached agreement with you on the amount of loss; or

- (2) An appraisal award has been made.

5. Concealment, Misrepresentation or Fraud

This Coverage Part is void in any case of fraud by you as it relates to this coverage at any time. It is also void if you or any other insured, at any time, intentionally conceal or misrepresent a material fact concerning:

- a. This Coverage Part;
- b. The property covered under this insurance;
- c. Your interest in the property covered under this insurance; or
- d. A claim under this Coverage Part.

6. Control of Property

Any act or neglect of any person other than you beyond your direction or control will not affect this insurance.

The breach of any condition of this Coverage Part at any one or more premises will not affect coverage at any premises where, at the time of loss or damage, the breach of condition does not exist.

7. Coverage Territory

The coverage territory is the United States of America (including its territories and possessions), Puerto Rico, and Canada.

Exceptions for the following Additional Coverages:

a. Business Travel

For the Business Travel Additional Coverage, the Coverage Territory is anywhere in the world.

b. Exhibitions

For the Exhibition Additional Coverage, the Coverage Territory is anywhere in the world.

c. Transit

For the Transit Additional Coverage, the Coverage Territory is within or between the United States of America, (including its territories and possessions), Puerto Rico and Canada; however, waterborne shipments are covered only if on inland waterways or in territorial waters, within 12 miles of land.

8. Equipment Breakdown - Suspension

When any Equipment Breakdown Property is found to be in, or exposed to a dangerous condition, any of our representatives may immediately suspend the insurance against loss from an Equipment Breakdown Accident to that equipment. We can do this by mailing or delivering a written notice of suspension to your address as stated in the Property Choice Schedule of Premises and Coverages, or at the address where the equipment is located. Once suspended in this way, your insurance can be reinstated only by written notice from us. If we suspend your insurance, you will get a pro rata refund of premium. But the suspension will be effective even if we have not yet made or offered a refund.

9. Equipment Breakdown - Jurisdictional Inspections

If any Equipment Breakdown Property requires inspection to comply with state or municipal boiler and pressure vessel regulations, we agree to perform such inspections on your behalf.

10. If Two or More Coverages Apply

If two or more coverages in this policy apply to the same loss or damage, we will not pay more than the actual amount of loss or damage.

11. Legal Action Against Us

No one may bring a legal action against us under this Coverage Part unless:

- a. There has been full compliance with all of the terms of this Coverage Part; and
- b. The action is brought within 2 years after the date on which the direct physical loss or damage occurred.

For coverage under the Business Crime Coverage Forms, the words **the direct physical loss or damage occurred** are replaced by the words **you discover the loss**.

12. Liberalization

If we adopt any revision that would broaden this Coverage Part, without additional premium, within 45 days prior to inception of this policy or during this policy period, the broadened coverage will immediately apply to you.

13. Loss Payee

- a. For Covered Property in which both you and the Loss Payee as stated in the Property Choice - Schedule of Premises and Coverages or by endorsement have an insurable interest, we will:
 - (1) Adjust losses with you; and
 - (2) Pay any claim for loss or damage jointly to you and the loss payee, as interests may appear.
- b. If we cancel this policy, we will give written notice to the loss payee at least:
 - (1) 10 days before the effective date of cancellation if we cancel for your nonpayment of premium; or
 - (2) 30 days before the effective date of cancellation if we cancel for any other reason.
 - (3) If we elect not to renew this policy, we will give written notice to the loss payee at least 10 days before the expiration date of this Coverage Part.

14. Mortgageholders and Lender Loss Payees

- a. We will pay each of the following for their interest in covered loss or damage, as stated in the Property Choice - Schedule of Premises and Coverages or by endorsement in the order of their precedence, as their interest may appear:
 - (1) **Mortgageholder** for their interest in buildings or structures. The term mortgageholder includes trustees.
 - (2) **Lender** for their interest as a creditor, established by such written instruments as warehouse receipts, a contract for deed, bills of lading, financing statements; or mortgages, deeds of trust, or security agreements.
- b. The applicable mortgageholder or lender has the right to receive loss payment even if they have started foreclosure or similar action on the property.
- c. If we deny your claim because of your acts or because you have failed to comply with the terms of this Coverage Part, the applicable mortgageholder or lender will still have the right to receive loss payment if such mortgageholder or lender:

- (1) Pays any premium due under this Coverage Part at our request if you have failed to do so;
- (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and
- (3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the mortgageholder or lender.

All of the terms of this Coverage Part will then apply directly to the mortgageholder or lender.

- d. If we pay the mortgageholder or lender for any loss or damage and deny payment to you because of your acts or because you have failed to comply with the terms of this Coverage Part:

- (1) The mortgageholder's rights under the mortgage will be transferred to us to the extent of the amount we pay; and
- (2) The mortgageholder's or lender's right to recover the full amount of their applicable claims will not be impaired.

At our option, we may pay to the mortgageholder or lender the whole principal on the mortgage or debt plus any accrued interest. In this event:

- i. For mortgageholder relationships, your mortgage and note will be transferred to us and you will pay your remaining mortgage debt to us;
- ii. For lender relationships, you will pay your debt to us.
- e. If we cancel this policy, we will give written notice to the mortgageholder or lender at least:
 - (1) 10 days before the effective date of cancellation if we cancel for your nonpayment of premium; or
 - (2) 30 days before the effective date of cancellation if we cancel for any other reason.
- f. If we elect not to renew this policy, we will give written notice to the mortgageholder or lender at least 10 days before the expiration date of this Coverage Part.

15. Contract Of Sale and Building Owner Loss Payable Clauses

We will pay each of the following for their interest in covered loss or damage, as stated in the Property Choice - Schedule of Premises and Coverages or by endorsement in the order of their precedence, as their interest may appear:

- a. **Contract of Sale Loss Payable Clause** If the Loss Payee shown in the Property Choice - Schedule of Premises and Coverages or by endorsement is a person or organization you have entered a contract with for the sale of Covered Property:

- (1) For Covered Property in which both you and the Loss Payee have an insurable interest we will:

- (a) Adjust losses with you; and
- (b) Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.

- (2) The following is added to the **Other Insurance** Loss Condition:

For Covered Property that is the subject of a contract of sale, the word "you" includes the Loss Payee.

- b. **Building Owner Loss Payable Clause** - If the Loss Payee shown in the Schedule or in the Declarations is the owner of the described building, in which you are a tenant:

- (1) We will adjust losses to the described building with the Loss Payee. Any loss payment made to the Loss Payee will satisfy your claims against us for the owner's property.
- (2) We will adjust losses to tenants' improvements and betterments with you, unless the lease provides otherwise.

16. No Benefit to Bailee

No person or organization, other than you, having custody of Covered Property will benefit from this insurance.

17. Other Insurance

- a. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Coverage Part. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this Coverage Part bears to the Limits of Insurance of all insurance covering on the same basis.
- b. If there is other insurance covering the same loss or damage, other than that described in **17. a.** above, we will pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance.

18. Policy Period

In this Coverage Part, we only cover direct physical loss or direct physical damage which occurs during the policy period stated in the Declarations.

19. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the applicable Limit of Insurance.

You will pay us the amount of all recoveries of Accounts Receivable you receive for a loss paid by us. But any recoveries in excess of the amount we have paid belong to you.

20. Standard Fire Policy

If the Standard Fire Policy (165 Lines) is required by state statute to be attached to this policy, only the provisions of the Standard Fire Policy that are broader than the provisions contained in this policy shall apply.

21. Transfer of Rights of Recovery Against Others To Us (Subrogation)

If any person or organization to whom or for whom we make payment under this Coverage Part has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them. But you may waive your rights against another party in writing:

- a. Prior to a covered loss or damage, or
- b. After a covered loss only if, at time of loss, that party is one of the following:
 - (1) Someone insured by this insurance;
 - (2) A business firm that you own or control;
 - (3) A business firm or individuals, that owns or controls you; or
 - (4) Your tenant.

This written waiver will not restrict your insurance.

Exceptions:

- (i) For their interest in building repair or construction, you may not waive your rights to recover damages from architects or engineers except as agreed to in writing by us.
- (ii) For property in the due course of transportation, we will not pay for loss or damage if you impair our rights to recover

damages from any carrier for hire, bailee or third party.

However, you may accept bills of lading, receipts or contracts of transportation from carriers for hire, which contain a limitation of value.

22. Vacancy

a. Description of Terms

As used in this General Condition, the terms building and vacant have the meanings set forth in (1), (2) and (3) below:

- (1) When this policy is issued to a tenant, and with respect to that tenant's interest in Covered Property, building means the entire building, unit or suite rented or leased to the tenant. Such building is vacant when it does not contain enough business personal property to conduct customary operations or customary operations have ceased.
- (2) When this policy is issued to the owner or general lessee of a building, building means the entire building. Such building is vacant if there is not at least 31% of its total square footage:
 - (a) Rented to a lessee or sub-lessee and used by the lessee or sub-lessee to conduct its customary operations; and/or
 - (b) Used by the building owner to conduct customary operations.
- (3) Buildings under construction or renovation are not considered vacant unless construction or renovation operations have ceased.

b. Vacancy Loss Provisions

If the building where loss or damage occurs has been vacant for more than 60 consecutive days before that loss or damage occurs:

- (1) We will not pay for any loss or damage caused by any of the following even if they are Covered Causes of Loss:
 - (a) Vandalism;
 - (b) Malicious mischief;
 - (c) "Sprinkler Leakage", unless you have protected the sprinkler system against freezing;
 - (d) "Building Glass" breakage;
 - (e) Water damage;

- (f) Theft; or
- (g) Attempted theft.

- (2) With respect to Covered Causes of Loss other than those listed in **b.(1)(a)** through **b.(1)(g)** above, we will reduce the amount we would otherwise pay for all loss or damage by 15%.

B. YOUR GENERAL DUTIES IN EVENT OF LOSS

- 1. In event of loss or damage, you must see that the following are done:

a. Notify Police

Notify the police if a law may have been broken.

b. Notify Us

Give us prompt notice of the loss or damage. Include a description of the property involved.

As soon as possible, give us a description of how, when and where the loss or damage occurred.

We will not deny coverage due to your unintentional failure to notify us about the occurrence of loss or damage provided notice is given as soon as practicable after you become aware of such loss or damage.

c. Protect Property

Take all reasonable steps to protect the property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the applicable Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss.

Also, if feasible, set the damaged property aside and in the best possible order for examination.

d. Take Inventory

At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed.

e. Inspect Property, Books and Records

As often as may be reasonably required, permit us to:

- (1) Inspect the damaged and undamaged property and take samples for testing and analysis.
- (2) Examine and make copies of your books and records including electronic records and data.

f. Proof of Loss

Send us a signed, sworn proof of loss containing the information we request during our investigation of your claim. You must do this within 60 days after our request. We will supply you with the necessary forms.

g. Cooperate

Cooperate with us in the investigation or settlement of the claim.

h. Resumption of Business

If you intend to continue in business, you must resume all or part of your business operations as quickly as possible.

2. Examination Under Oath

We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

C. DEFINITIONS

- 1. **"Building Glass"** means glass that is part of the building or structure, including glass building blocks, skylights, glass doors and windows and their encasement frames, alarm tape, lettering and ornamentation.

This does not include art glass, half tone screens, lenses, memorial windows, mosaic art, rotogravure screens or any stained glass.

- 2. **"Computer Equipment"** includes the following equipment:

- a. Computer hardware, laptops, Personal Digital Assistants, including micro-processors and related component parts;
- b. Peripheral equipment, such as printers and modems;
- c. Computer network equipment; and
- d. Electronic communications equipment.

- 3. **"Electronic data"** means:

Information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected

to it, which enable the computer or device to receive, process, store, retrieve or send data.

4. **"Fungus"** means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.
5. **"Money"** means:
 - a. Currency, coins and bank notes; and
 - b. Travelers checks, register checks and money orders held for sale to the public.
6. **"Policy Year"** means the period of time that:
 - a. Begins with the inception or anniversary date of this policy; and
 - b. Ends at the expiration or at the next anniversary date of this policy.
7. **"Pollutants and Contaminants"** means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemical and waste, or any other material which causes or threatens to cause physical loss, damage, impurity to property, unwholesomeness, undesirability, loss of marketability, loss of use of property or which threatens human health or welfare. Waste includes materials to be recycled, reconditioned or reclaimed.
8. **"Scheduled Premises"** means any premises listed by location address in the Scheduled Premises section of the Property Choice Schedule of Premises and Coverage.
9. **"Securities"** means negotiable and non-negotiable instruments or contracts representing either "Money" or other property and includes:
 - a. Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter); and
 - b. Evidences of debt issued in connection with credit or charge cards, which cards are not of your own issue;but does not include "Money".
Lottery tickets held for sale and Postage stamps in current usage are not "Securities".
10. **"Sinkhole Collapse"** means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or similar rock formations.
This cause of loss does not include:
 - a. The cost of filling sinkholes; or
 - b. Sinking or collapse of land into man-made underground cavities.
11. **"Specified Causes of Loss"** means fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion;

vandalism; "Sinkhole Collapse"; "Volcanic Action"; falling objects; weight of snow, ice or sleet; water damage, "Sprinkler Leakage"; "Theft"; or "Building Glass" breakage.

- a. Falling objects does not include loss or damage to:
 - (1) Personal property in the open; or
 - (2) The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall or the building structure is first damaged by a falling object.
- b. Water damage means:
 - (1) Accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of a plumbing, heating, air conditioning or other system or appliance (other than a sump system including its related equipment and parts), that is located on the "Scheduled Premises" and contains water or steam; and
 - (2) Accidental discharge or leakage of water or waterborne material as the direct result of the breaking apart or cracking of a water or sewer pipe that is located off the "Scheduled Premises" and is part of a municipal potable water supply system or municipal sanitary sewer system, if the breakage or cracking is caused by wear and tear. But water damage does not include loss or damage otherwise excluded under the terms of the Water Exclusion. Therefore, for example, there is no coverage under this policy in the situation in which discharge or leakage of water results from the breaking apart or cracking of a pipe which was caused by or related to weather-induced flooding, even if wear and tear contributed to the breakage or cracking. As another example, and also in accordance with the terms of the Water Exclusion, there is no coverage for loss or damage caused by or related to weather-induced flooding which follows or is exacerbated by pipe breakage or cracking attributable to wear and tear. To the extent that accidental discharge or leakage of water falls within the criteria set forth in **b.(1)** or **b.(2)** of this definition of "specified causes of loss," such water is not subject to the provisions of the Water Exclusion which preclude coverage for surface water or water under the surface of the ground.

12. **"Sprinkler Leakage"** means a leakage or discharge of a substance (except halon) from an Automatic Fire Extinguishing System, including collapse of a tank that is part of the system.

13. **"Stock"** means merchandise held in storage or for sale, raw materials, and goods in-process or finished.

14. **"Tenant Improvements and Betterments"** means fixtures, alterations, installations or additions made a part of the Building you occupy but do not own; and:

- a. Made at your expense; or
- b. You acquired from the prior tenant at your expense; and

you cannot legally remove.

Tenant Improvements and Betterments includes fences, signs, and radio or television towers, antennas and satellite dishes (including attached equipment).

15. **"Theft"** means any act of stealing except as defined in the Property Choice Common Crime Coverages Form.

16. **"Valuable Papers"** means: Inscribed, printed or written documents, manuscripts, patterns or

records including abstracts, books, deeds, drawings, films, maps or mortgages.

"Valuable Papers" does not mean:

- (1) "Money" or "Securities", whether or not in current circulation.
- (2) Property that cannot be replaced with other property of like kind and quality.
- (3) Fine Arts or Accounts Receivable.
- (4) "Electronic data".

17. **"Volcanic Action"** means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

- a. Airborne volcanic blast or airborne shock waves;
- b. Ash, dust or particulate matter; or
- c. Lava flow.

All volcanic eruptions that occur within any 168-hour period will constitute a single occurrence.

Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART

A. Disclosure Of Federal Share Of Terrorism Losses

The United States Department of the Treasury will reimburse insurers for a portion of such insured losses as indicated in the table below that exceeds the applicable insurer deductible:

Calendar Year	Federal Share of Terrorism Losses
2015	85%
2016	84%
2017	83%
2018	82%
2019	81%
2020 or later	80%

However, if aggregate insured losses attributable to "certified acts of terrorism" under the federal Terrorism Risk Insurance Act, as amended (TRIA) exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. The United States Government has not charged any premium for their participation in covering terrorism losses.

B. Cap On Insurer Liability For Terrorism Losses

A "certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism under TRIA. The criteria contained in TRIA for a "certified act of terrorism" include the following:

1. The act results in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and

2. The act results in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and
3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to "certified acts of terrorism" under TRIA exceed \$100 billion in a calendar year and we have met, or will meet, our insurer deductible under TRIA we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case, your coverage for terrorism losses may be reduced on a pro-rata basis in accordance with procedures established by the Treasury, based on its estimates of aggregate industry losses and our estimate that we will exceed our insurer deductible. In accordance with Treasury procedures, amounts paid for losses may be subject to further adjustments based on differences between actual losses and estimates.

C. Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, the inapplicability or omission of a terrorism exclusion, or the inclusion of Terrorism coverage, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion, the Pathogenic or Poisonous Biological or Chemical Materials Exclusion, the "Pollutants and Contaminants" Exclusion and the War And Military Action Exclusion.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**PROPERTY CHOICE BUSINESS INCOME AND EXTRA EXPENSE
COVERAGE FORM - ADDITIONAL COVERAGES**

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered. Words and phrases that appear in quotation marks have special meaning. Refer to Form PC 00 90 **PROPERTY CHOICE CONDITIONS AND DEFINITIONS** for definitions.

This endorsement modifies insurance under the following:

PROPERTY CHOICE BUSINESS INCOME AND EXTRA EXPENSE COVERAGE FORM

SUMMARY of COVERAGE LIMITS and INDEX

- o This is a summary of the limits of insurance and coverages provided by this endorsement.
- o No coverage is provided by this summary.

Item No.	PROPERTY CHOICE BUSINESS INCOME AND EXTRA EXPENSE COVERAGE FORM - ADDITIONAL COVERAGES:	LIMIT OF INSURANCE (Apply in any one occurrence unless otherwise noted)
1.	BUSINESS TRAVEL:	Included in Business Income and Extra Expense Limit of Insurance.
2.	CIVIL AUTHORITY (72 HOUR WAITING PERIOD APPLIES):	30 Days.
3.	DEPENDENT PROPERTIES INCLUDING WORLDWIDE COVERAGE TERRITORY (72 HOUR WAITING PERIOD APPLIES):	\$100,000. From All Dependent Properties.
4.	SECONDARY DEPENDENCIES - CONTRIBUTING AND RECIPIENT LOCATIONS	Included in Dependent Properties Limit of Insurance.
5.	EXTENDED INCOME (180 DAYS):	Included in Business Income and Extra Expense Limit of Insurance.
6.	FUNGUS, WET ROT, DRY ROT, BACTERIA AND VIRUS - LIMITED COVERAGE:	Actual Loss Sustained for 30 Days.
7.	FUTURE EARNINGS:	Included in Business Income and Extra Expense Limit of Insurance.
8.	INGRESS AND EGRESS (24 HOUR WAITING PERIOD APPLIES):	30 Days
9.	LESSOR'S TENANT MOVE BACK EXPENSE:	\$10,000.
10.	MACHINERY TESTING AND TRAINING:	Included in Business Income and Extra Expense Limit of Insurance.

11.	NEWLY ACQUIRED PREMISES:	Included in Business Income and Extra Expense Limit of Insurance.
12.	ORDINANCE OR LAW COVERAGE (INCREASED PERIOD OF RESTORATION):	Included in Business Income and Extra Expense Limit of Insurance.
13.	POLLUTANTS AND CONTAMINANTS CLEANUP:	\$25,000. In any one "Policy Year".
14.	SEWER AND DRAIN BACKUP:	Included in Business Income and Extra Expense Limit of Insurance.
15.	TRANSIT:	\$100,000.
16.	UNNAMED PREMISES:	\$100,000.
	UNNAMED PREMISES: AT ANY ONE INSTALLATION:	Included in Business Income and Extra Expense Limit of Insurance.
	UNNAMED PREMISES: AT ANY ONE EXHIBITION:	Included in Business Income and Extra Expense Limit of Insurance.
17.	UTILITY SERVICE INTERRUPTION (24 HOUR WAITING PERIOD APPLIES):	\$25,000.
18.	WEB SITE AND INTERNET SERVICES (12 HOUR WAITING PERIOD APPLIES):	Lesser of Actual Loss Sustained for 30 days or \$100,000.

A. ADDITIONAL COVERAGES - The following Additional Coverages are added to the Property Choice Business Income and Extra Expense Coverage Form unless otherwise indicated in the Property Choice Schedule of Premises and Coverage or by endorsement to this policy:

Unless otherwise stated in the ADDITIONAL COVERAGES below, or by endorsement, the Limits of Insurance applicable to the Additional Coverages are included in and are not in addition to the Limit of Insurance applicable to BUSINESS INCOME AND EXTRA EXPENSE as stated in the Property Choice Schedule of Premises and Coverages. For Insurance that may apply to a Specific "Scheduled Premises" see: Property Choice Schedule of Premises and Coverage - Scheduled Premises section.

1. Business Travel

- a. We will pay for the actual loss of Business Income and the actual, necessary and reasonable Extra Expenses your incur due to direct physical loss or direct physical damage by a Covered Cause of Loss to Your Business Personal Property including Sales Representative Samples while in the custody of:

(1) Your sales representatives; or

(2) Any officer, employee or yourself; while traveling on authorized company business.

- b. With respect to the coverage provided under this Additional Coverage - Business Travel, the Coverage Territory General Condition found in the Property Choice Conditions and Definitions form does not apply.

2. Civil Authority

- a. This insurance is extended to apply to the actual loss of Business Income you sustain and the actual, necessary and reasonable Extra Expense you incur when access to your "Scheduled Premises" is specifically prohibited by order of a civil authority as the direct result of a Covered Cause of Loss to property in the immediate area of your "Scheduled Premises".
- b. The coverage for Business Income will begin after a Waiting Period of 72 hours (unless a different Waiting Period is either shown in the Property Choice Schedule of Premises and Coverage or is shown by endorsement) after the order of a civil authority and coverage will end at the earlier of:

- (1) When access is permitted to your "Scheduled Premises"; or
- (2) 30 consecutive days after the order of the civil authority.

c. The coverage for Extra Expense will begin immediately after the order of a civil authority and coverage will end at the earlier of:

- (1) When access is permitted to your "Scheduled Premises"; or
- (2) 30 consecutive days after the order of the civil authority.

3. Dependent Properties

a. We will pay for the actual loss of Business Income you sustain and the actual, necessary and reasonable Extra Expense you incur due to the necessary suspension of your operations during the Period of Restoration. The suspension must be caused by direct physical loss of or direct physical damage to a Dependent Property caused by or resulting from a Covered Cause of Loss. However, coverage under this Additional Coverage does not apply when the only loss to a Dependent Property is loss or damage to "Electronic Data", including destruction or corruption of "Electronic Data". If the Dependent Property sustains loss or damage to "Electronic Data" and other property, coverage under this endorsement will not continue once the other property is repaired, rebuilt or replaced. The term "Electronic Data" has the meaning set forth in the Coverage Form to which this endorsement applies.

b. Period of Restoration, with respect to Dependent Property means the period of time that:

- (1) Begins 72 hours (unless a different Waiting Period is either shown in the Property Choice Schedule of Premises and Coverages or is shown by endorsement) after the time of the Covered Cause of Loss occurred for Business Income Coverage;
- (2) Begins immediately after the time of the Covered Cause of Loss for Extra Expense Coverage;
- (3) Ends on the earlier of:
 - (a) the date when the property at the premises of the Dependent Property should be repaired, rebuilt or replaced with reasonable speed and similar quality; or

- (b) when the applicable limit of insurance is exhausted.

Period of Restoration does not include any increased period required due to the enforcement of or compliance with any ordinance or law that:

- (1) Regulates the construction, use or repair, or requires the tearing down, of any property; or
- (2) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of "Pollutants and Contaminants".

The expiration date of this policy will not cut short the Period of Restoration.

c. Dependent Properties means property at premises owned and operated by others that you depend on to:

- (1) Deliver materials or services to you, or to others for your account (Contributing Location);
But any property which delivers any of the following services is not a Contributing Location with respect to such services:
 - (a) Water supply services;
 - (b) Power supply services; or
 - (c) Wastewater removal services; or
 - (d) Communication supply services, including services relating to internet access or access to any electronic network;
- (2) Accept your products or services (Recipient Location);
- (3) Manufacture products for delivery to your customers under contract of sale (Manufacturing Location); or
- (4) Attract customers to your business premises (Leader Locations).

d. With respect to the coverage provided under this Additional Coverage - Dependent Properties, the Coverage Territory General Condition found in the Property Choice Conditions and Definitions form does not apply.

e. The most we will pay for the sum of all actual loss of Business Income and actual, necessary and reasonable Extra Expense you incur in any one occurrence regardless of the types or number of Dependent Properties involved in any one occurrence under this Additional Coverage is \$100,000. This is an additional amount of insurance.

4. Secondary Dependencies - Contributing and Recipient Locations

- a. We will pay for the actual loss of Business Income you sustain due to the necessary suspension of your operations during the Period of Restoration. The suspension must be caused by direct physical loss of or direct physical damage to property at a secondary contributing location or at a secondary recipient location, caused by or resulting from a Covered Cause of Loss, which in turn results in partial or complete interruption of the materials or services provided to you by a dependent property, thereby resulting in the suspension of your operations.
- b. This Additional Coverage does not apply when the only loss at the secondary contributing location or secondary recipient location is loss or damage to "Electronic Data", including destruction or corruption of "Electronic Data". If the secondary contributing location or secondary recipient location sustains loss or damage to "Electronic Data" and other property, coverage under this endorsement will not continue once the other property is repaired, rebuilt or replaced. The term "Electronic Data" has the meaning set forth in the Coverage Part to which this provision applies.
- c. With respect to a suspension of your operations covered under this provision, the maximum amount payable is the Limit of Insurance applicable to Dependent Properties. This provision, does not increase the Limit Of Insurance for Dependent Properties, as any amount payable under this provision is considered part of, not in addition to, such Dependent Properties Limit of Insurance, even if the suspension of your operations is caused by direct physical loss of or damage to dependent property and property at one or more secondary contributing locations or secondary recipient locations.
- d. Secondary contributing location is an entity which:
 - (1) Is not owned or operated by a Contributing Location; and
 - (2) Delivers materials or services to a Contributing Location, which in turn are used by that Contributing Location in providing materials or services to you.

A road, bridge, tunnel, waterway, airfield, pipeline or any other similar area or

structure is not a secondary contributing location.

- e. Any property which delivers any of the following services is not a secondary contributing location with respect to such services:
 - (1) Water supply services;
 - (2) Power supply services;
 - (3) Wastewater removal services; or
 - (4) Communication supply services, including services relating to Internet access or access to any electronic network.
- f. Secondary recipient location is an entity which:
 - (1) Is not owned or operated by a Recipient Location; and
 - (2) Accepts materials or services from a Recipient Location, which in turn accepts your materials or services.

A road, bridge, tunnel, waterway, airfield, pipeline or any other similar area or structure is not a secondary recipient location.

- g. With respect to the coverage provided under this provision (Secondary Dependencies - Contributing and Recipient Locations), the Coverage Territory General Condition found in the Property Choice Conditions and Definitions form does not apply.

5. Extended Income

- a. If the necessary suspension of your operations (applies to all operations except educational institutional operations) produces a Business Income loss payable under this policy, we will pay for the actual loss of Business Income you incur during the period that:
 - (1) Begins on the date property (except "Stock" you have finished manufacturing) is actually repaired, rebuilt or replaced and business operations are resumed; and
 - (2) Ends on the earlier of:
 - (a) The date you could restore your business operations, with reasonable speed, to the level which would generate the Business Income amount that would have existed if no direct physical loss or direct physical damage had occurred; or
 - (b) 180 days that immediately follows after the date determined in a. (1) above.

- b. As respects educational operations, the following applies:

In the event of a covered Business Income loss, we will pay for the actual loss of Business Income you sustain during the school term following the date the property is actually repaired, rebuilt or replaced, if that date is 60 days or less before the scheduled opening of the next school term.

- c. However, Extended Business Income does not apply to loss of Business Income incurred as a result of unfavorable business conditions caused by the impact of the Covered Cause of Loss in the area where the insured premises are located.
- d. Loss of Business Income must be caused by direct physical loss or direct physical damage at the insureds premises caused by or resulting from a Covered Cause of Loss.

6. "Fungus", Wet Rot, Dry Rot, Bacteria and Virus - Limited Coverage

- a. The coverage described below only applies when the "fungus", wet rot, dry rot, bacteria or virus is the result of one or more of the following causes that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at the time of and after that occurrence:

- (1) A "specified cause of loss" other than fire or lightning;
- (2) Equipment breakdown accident occurs to Equipment Breakdown Property, if Equipment Breakdown applies to the effected premises; or
- (3) Flood, if the Causes of Loss - Flood endorsement applies to the effected premises.

- b. The following applies only if Business Income and/or Extra Expense coverage applies to the "Scheduled Premises" and only if the necessary interruption of your business operations satisfies all terms and conditions of this Coverage Part.

- (1) If the loss which results in "fungus", wet rot, dry rot, bacteria or virus does not in itself necessitate a necessary interruption of your business operations, but such interruption is necessary due to loss or damage to property caused by "fungus", wet rot, dry rot, bacteria or virus, then our payment under

Business Income and/or Extra Expense is limited to the amount of loss and/or expense sustained in a period of not more than 30 days. The days need not be consecutive.

- (2) If a covered necessary interruption of your business operations was caused by loss or damage other than "fungus", wet rot, dry rot, bacteria or virus prolongs the Period of Restoration, we will pay for loss and/or expense sustained during the delay (regardless of when such delay occurs during the Period of Restoration), but such coverage is limited to 30 days in total. The days need not be consecutive.

7. Future Earnings

- a. In the event of a covered Business Income loss at "Scheduled Premises", we will pay for the actual loss of Business Income you subsequently and necessarily sustain after the Period of Restoration and the Extended Income period ends and that the actual loss in Business Income is directly attributable to the Covered Cause of Loss occurrence.
- b. However, Future Earnings does not apply to loss of Business Income incurred as a result of unfavorable business conditions caused by the impact of the Covered Cause of Loss in the area where the insured premises are located.
- c. This coverage will apply to the actual loss of business income you sustain within 2 years from the date the Covered Cause of Loss occurred.

8. Ingress or Egress

- a. This insurance is extended to apply to the actual loss of Business Income you sustain when ingress or egress to your "Scheduled Premises" is specifically prohibited as the direct result of a Covered Cause of Loss to property at premises that is contiguous to your "Scheduled Premises".
- b. Coverage for Business Income will begin after a Waiting Period of 24 hours (unless a different Waiting Period applicable to this Additional Coverage is shown by endorsement) after the time of the Covered Cause of Loss and will end at the earlier of:
- (1) When ingress or egress is permitted to or from your "Scheduled Premises"; or
 - (2) 30 consecutive days.

- c. This Additional Coverage does not apply if:
 - (1) The direct physical loss or direct physical damage is caused by or results from flood or earthquake even if flood or earthquake are Covered Causes of Loss; or
 - (2) The ingress to or egress from your "Scheduled Premises" is prohibited by civil authority.

9. Lessor's Tenant Move Back Expenses

- a. In the event that your tenants must temporarily vacate the covered Building property at "Scheduled Premises" due to untenability caused by direct physical loss or direct physical damage by a Covered Cause of Loss to the covered Building, we will pay for the following expenses you actually incur to move those tenants back into your covered Building. We will only pay for the following expenses:
 - (1) Packing, transporting and unpacking the tenants' Business Personal Property, including the cost of insuring the move back and any necessary assembly or setup of furniture and equipment, and
 - (2) The net cost to re-establish the tenants' utility and telephone services, after any refunds due the tenants.
- b. We will only pay for these expenses that you actually incur within 60 days from the date that the damaged building has been repaired or rebuilt and if needed a certificate of occupancy has been granted.
- c. The most we will pay the sum in any one occurrence of covered loss under this Additional Coverage is \$10,000. This is an additional amount of insurance.

10. Machinery Testing and Training

In the event it was necessary to replace machinery damaged by a Covered Cause of Loss, we will extend the Period of Restoration to include:

- a. The additional time to test that replacement machinery; and
- b. The additional time to train employees on the differences in operating the damaged machinery and the replacement machinery.

11. Newly Acquired Premises

- a. We will pay for the actual loss of Business Income you sustain due to direct physical loss or direct physical damage caused by or resulting from a Covered Cause of Loss to Newly

Acquired Premises. Newly Acquired Premises means premises you acquire, purchase or lease after the inception of this policy, but does not include:

- (1) Any premises acquired through any foreclosure process;
 - (2) Any premises of others where you are temporarily working, such as installing property or performing maintenance or service work; or
 - (3) Any premises covered by any other part of this Coverage Form.
- b. Insurance for each Newly Acquired Premises will end when any of the following first occurs, but will not cut short the Period of Restoration:
 - (1) This policy expires;
 - (2) 180 days expire after you acquire the property;
 - (3) You report values to us: or
 - (4) The property is more specifically insured.

We will charge you additional premium from the date you acquire the premises.

12. Ordinance or Law - Increased Period of Restoration

- a. If a Covered Cause of Loss occurs to property at "Scheduled Premises", coverage is extended to include the amount of the actual loss of Business Income and the actual, necessary and reasonable Extra Expense you incur during the increased period of suspension of operations caused by or resulting from a requirement to comply with any ordinance or law that:
 - (1) Regulates the construction or repair of buildings, or establishes zoning or land use requirements at the insured premises;
 - (2) Requires the demolition of parts of the same property not damaged by a Covered Cause of Loss; and
 - (3) Is in force at the time of loss.
- b. Coverage is not extended under this Additional Coverage to include loss caused by or resulting from the enforcement of or compliance with any ordinance or law:
 - (1) Which requires the demolition, repair, replacement, reconstruction, remodeling or remediation of property due to the presence, growth, proliferation, spread or any activity of "fungus", wet or dry rot, bacteria or virus; or

(2) Which requires any Insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of "Pollutants and Contaminants", "fungus", wet or dry rot, bacteria or virus.

- c. Period of Restoration is revised to include any increased period required to repair or reconstruct the property to comply with the minimum standards of any ordinance or law, in force at the time of loss that regulates the construction or repair, or requires the tearing down of any property.

13. "Pollutants and Contaminants" Clean Up

- a. This insurance is extended to apply to the actual loss of Business Income you sustain and the actual, necessary and reasonable Extra Expense you incur if business operations are interrupted due to the enforcement of any ordinance or law that requires you to extract "Pollutants and Contaminants" from land or water at "Scheduled Premises" caused by or resulting from a Covered Cause of Loss that occurs during the policy period.
- b. Such loss must be reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.
- c. The most we will pay for the sum of all Business Income and Extra Expense in any one "Policy Year" under this Additional Coverage is \$25,000. This is an additional amount of insurance.

14. Sewer and Drain Backup

- a. We will pay for the actual loss of Business Income you sustain and the actual, necessary and reasonable Extra Expense you incur due to direct physical loss of or direct physical damage to property at "Scheduled Premises", Newly Acquired Premises and Unnamed Premises caused by or resulting from water or other materials that backs up from a sewer or drain.

b. THIS IS NOT FLOOD INSURANCE.

This Additional Coverage does not apply to loss or damage caused by or resulting from Flood regardless of the proximity of the back-up or overflow to such conditions.

Flood as used in this provision means:

- (1) Surface water, waves, tidal water, tidal waves, tsunamis, or overflow of any natural or man made body of

water from its boundaries, all whether driven by wind or not; or

- (2) Mudslide or mudflow, meaning a river or flow of liquid mud directly or indirectly caused by flooding or the accumulation of water under the ground.
- (3) Water under the ground surface pressing on, or flowing or seeping through:
- (a) Foundations, walls, floors or paved surfaces;
- (b) Basements, whether paved or not; or
- (c) Doors, windows or other openings.
- (4) Flood includes water or other material that backs up or overflows from any sewer or septic tank or drain, if such back-up is caused by any of the conditions in (1) or (3) above regardless of the proximity of the back-up to such conditions.
- (5) All flooding in a continuous or protracted event will constitute a single flood.

15. Transit

- a. This insurance is extended to apply to the actual loss of Business Income you sustain and the actual, necessary and reasonable Extra Expense you incur caused by direct physical loss of or direct physical damage to the following property while in the due course of transit:
- (1) Your Business Personal Property; and
- (2) Business Personal Property owned by others.
- b. This Coverage will continue to apply to such property in the due course of transit, after the expiration or cancellation of this policy, until arrival at and accepted by an authorized representative at the invoiced destination, but for no longer than 30 days after the date of the shipment origination, but this will not cut short the Period of Restoration.
- c. You must retain accurate records of all shipments of Covered Property for one year.
- d. The most we will pay for the sum of all Business Income and Extra Expense in any one occurrence under this Additional Coverage is \$100,000. This is an additional amount of insurance.

- e. For the Transit Additional Coverage, the Coverage Territory is within or between the United States of America, (including its territories and possessions), Puerto Rico and Canada; however, waterborne shipments are covered only if on inland waterways or in territorial waters, within 12 miles of land.

16. Unnamed Premises

- a. This insurance is extended to apply to the actual loss of Business Income you sustain and the actual, necessary and reasonable Extra Expense you incur caused by direct physical loss of or direct physical damage by a Covered Cause of Loss to Property while at:
 - (1) Premises that you own, lease, or occupy other than at a "Scheduled Premises";
 - (2) Premises not described in the Property Choice Schedule of Premises and Coverages, which you do not own, lease or occupy;
 - (3) Premises where you are temporarily performing work or installing Business Personal Property and your insurable interest continues until the installation is accepted by the customer.
- b. Unnamed Premises does not include any:
 - (1) Premises or property covered under any other coverage of this Coverage Form;
 - (2) Waste disposal or transfer sites;
 - (3) Intermediate site while in the due course of transit; or
 - (4) Premises of a Web Site or Internet Services provider.
- c. The most we will pay for the actual loss of Business Income you sustain and the actual, necessary and reasonable Extra Expense you incur in any one occurrence under this Additional Coverage at all unnamed premises other than at any one installation or at any one exhibition is \$100,000.
- d. The most we will pay for the actual loss of Business Income you sustain and the actual, necessary and reasonable Extra Expense you incur in any one occurrence under this Additional Coverage at any one installation is the limit of insurance applicable to Business Income and Extra Expense. This is included in the Business Income and Extra Expense Limit of Insurance.

- e. The most we will pay for the actual loss of Business Income you sustain and the actual, necessary and reasonable Extra Expense you incur in any one occurrence under this Additional Coverage at any one exhibition is the limit of insurance applicable to Business Income and Extra Expense Limit.

17. Utility Service Interruption

- a. This insurance is extended to apply to the actual loss of Business Income you sustain and the actual, necessary and reasonable Extra Expense you incur at "Scheduled Premises", "Newly Acquired Premises" and Unnamed Premises caused by the interruption of specific services.

The interruption must result from direct physical loss or direct physical damage by a Covered Cause of Loss to property outside the insured premises boundary and which provides the following services:

 - (1) Water Supply Property, meaning the following types of property supplying water to the described premises:
 - (a) Pumping stations; and
 - (b) Water mains.
 - (2) Wastewater Removal Property, meaning a utility system for removing wastewater and sewage from the described premises, other than a system designed primarily for draining storm water. The utility property includes sewer mains, pumping stations and similar equipment for moving the effluent to a holding, treatment or disposal facility, and includes such facilities.

Coverage does not apply to interruption in service caused by or resulting from a discharge of water or sewage due to heavy rainfall or flooding.
 - (3) Communication Supply Property, meaning property supplying communication services, including telephone, radio, microwave or television services, to the described premises, such as:
 - (a) Communication transmission lines, including optic fiber transmission lines;
 - (b) Coaxial cables; and
 - (c) Microwave radio relays except satellites.
 - (4) Power Supply Property, meaning the following types of property supplying

electricity, steam or gas to the described premises:

- (a) Utility generating plants;
- (b) Switching stations;
- (c) Substations;
- (d) Transformers; and
- (e) Transmission lines.

- b. As used in this Additional Coverage, the term transmission lines includes all lines which serve to transmit communication service or power, including lines which may be identified as distribution lines.
- c. This Additional Coverage does not include any loss or damage due to temperature change or spoilage.
- d. This Additional Coverage does not apply to the Dependent Properties Additional Coverage.
- e. We will not pay for Business Income loss you sustain during the 24 hours (unless a different Waiting Period is either shown in the Property Choice Schedule of Premises and Coverages or is shown by endorsement) that immediately follow after the Covered Cause of Loss. This Waiting Period does not apply to Extra Expense.
- f. The most we will pay for the sum of all actual loss of Business Income and the actual, necessary and reasonable Extra Expense you incur in any one occurrence under this Additional Coverage is \$25,000. This is an additional amount of insurance.

18. Web Site and Internet Services

- a. This insurance is extended to apply to the actual loss of Business Income you sustain and the actual necessary and reasonable Extra Expense you incur caused by direct physical loss or direct physical damage by a Covered Cause of

Loss to property that you depend on for Website and Internet Services.

Website and Internet Services means:

- (1) Internet access, e-mail, web hosting and application software services at the premises of others, or
 - (2) Router infrastructure services, including cable and wireless, located outside your premises boundary.
- b. We will not pay for any Business Income loss under this Coverage that you sustain during the 12 hours (unless a different Waiting Period for this Coverage is indicated in the Property Choice Schedule of Premises and Coverages or by endorsement) that immediately follow the time when you first discovered the Covered Cause of Loss. This Waiting Period does not apply to Extra Expense.
 - c. The most we will pay for the actual loss of Business Income or necessary and reasonable Extra Expense in any one occurrence under this Additional Coverage is the lesser of:
 - (1) The amount of the actual loss of Business Income you sustain during the 30 day period immediately following the Waiting Period and the necessary and reasonable Extra Expense you incur when you first discovered the Covered Cause of Loss (during the Waiting Period) and for a 30 day period immediately following the Waiting Period; or
 - (2) \$100,000.
 - d. With respect to Web Sites, this coverage applies only if you have a back-up copy of your Web Page stored at a location other than the site of the Web Site vendor.
 - e. This is an additional amount of insurance.

PROPERTY CHOICE COVERAGE FORM

(PROPERTY)

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Property Choice Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Form PC 00 90 **PROPERTY CHOICE CONDITIONS AND DEFINITIONS** for definitions.

A. COVERAGE

We will pay for direct physical loss of or direct physical damage to the following types of Covered Property caused by or resulting from a Covered Cause of Loss. Covered Property, as used in this Coverage Part, means the type of property described in this Section, **A.1.** Covered Property for which a Limit of Insurance and a premises address is shown in the Property Choice - Schedule of Premises and Coverages.

1. Covered Property

a. Building means buildings or structures that:

- (1) You own; or
- (2) Are responsible for insuring.

Building also includes:

- (1) Buildings or structures in the course of construction;
- (2) Alterations, repairs or additions to the building;
- (3) Foundations;
- (4) Underground pipes, flues or drains necessary for the service of the building;
- (5) Excavations, grading, backfilling or filling that are necessary to repair, rebuild or replace the building or its foundation;
- (6) Permanently installed machinery and equipment;
- (7) Awnings, "Building Glass" and floor coverings;
- (8) Materials, equipment and supplies, used in the construction, alteration or repair of buildings;

(9) Radio or television towers, antennas and satellite dishes (including attachments), fences, signs and other outdoor fixtures;

(10) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering;

(11) Property owned by you for the maintenance or service of the building or its premises, including fire extinguishing equipment, alarm, communication and monitoring systems, and lawn maintenance or snow removal equipment;

(12) Retaining walls attached to buildings;

(13) Swimming pools whether or not attached to the building;

(14) Appurtenant structures whether or not attached to the building;

(15) Electronic car charging stations;

(16) Solar panels attached to the building;

(17) Walks, roadways, patios or other paved surfaces at a "Scheduled Premises".

b. Business Personal Property

(1) Business Personal Property means:

(a) All of Your Business Personal Property owned by your business; and

(b) Business Personal Property owned by others, that is in your care, custody or control (including leased property as provided in a written lease agreement);

(2) Business Personal Property also includes:

(a) Furniture, fixtures, machinery and equipment;

- (b) "Stock";
 - (c) "Computer Equipment";
 - (d) "Electronic Data" and "Valuable Papers";
 - (e) Patterns, dies, molds and forms;
 - (f) Your interest in the labor, materials or services furnished or arranged by you on Business Personal Property you have installed or repaired;
 - (g) "Tenant Improvements and Betterments";
 - (h) Tools and equipment owned by your employees that are used in your business operations;
 - (i) Building components while removed from the premises for service or repair;
 - (j) Lottery tickets held for sale and postage stamps in current usage;
 - (k) Electronic car charging stations if not covered under Building.
- (3) Coverage applies to Business Personal Property up to 1000 feet outside the premises boundary.

2. Property Not Covered

Covered Property does not include the following unless an endorsement is added to this Coverage Part:

- a. Accounts, bills, currency, food stamps or other evidences of debt, "money", notes or "securities".
- b. Animals, except animals inside buildings, and:
 - (1) Owned by others and boarded by you; or
 - (2) Owned by you as "Stock".
- c. Property owned by and for exclusive personal use by you or your officers, members, partners or employees.
- d. Property owned by your residents, patients, or students.
- e. Property owned by your tenants.
- f. Contraband, or property in the course of illegal transportation or trade.
- g. Growing crops or standing timber.
- h. Grain, hay, straw or other crops which have been harvested, but are outside of buildings or structures.
- i. Outdoor trees, shrubs, plants and sod (other than those held for sale) and lawns.
- j. Land (including land on which the property is located), land values, water (except water

contained within any storage tank, for use in your manufacturing or processing operations), dams, underground mines, and caverns.

- k. Vehicles, and self-propelled machines, including aircraft (including "unmanned aircraft") and watercraft, except the following are Covered Property:
 - (1) Vehicles and self-propelled machines, (including aircraft and watercraft) that you manufacture, process, warehouse or hold for sale (except automobiles held for sale) while located at insured premises;
 - (2) Vehicles and self-propelled machines, (except aircraft and watercraft) that you operate principally on your insured premises, that are not licensed or registered for use on public roads; and
 - (3) Canoes and rowboats while out of the water at insured premises.
- l. Business Personal Property that you have sold under:
 - (1) Conditional sale;
 - (2) Trust agreement;
 - (3) Installment payment;
 - (4) Other deferred payment plan; or
 - (5) Other agreement under which you have retained a security interest;
- m. Property that is more specifically covered, insured or described under another coverage form of this policy or any other policy, except for the excess of the amount due (whether you can collect on it or not) from that other insurance.
- n. Live eggs, human tissue, bodily fluids, or embryos.
- o. Retaining walls not attached to the building.

3. Covered Causes of Loss

See Property Choice - Covered Causes of Loss and Exclusions Form.

B. EXCLUSIONS

See the Property Choice - Covered Causes of Loss and Exclusions Form.

C. LIMITS OF INSURANCE

The most we will pay for loss or damage in any one occurrence is the smallest applicable Limit of Insurance shown in the Property Choice Declarations, Schedules, Coverage Form(s) or Endorsement(s).

D. DEDUCTIBLE

We will not pay for direct physical loss or direct physical damage in any one occurrence until the amount of loss or damage exceeds the applicable Deductible stated in the Property Choice Schedule of Premises and Coverages or Endorsement(s). We will then pay the amount of loss in excess of the Deductible, up to the applicable Limit of Insurance.

When claim is made for loss or damage to more than one type of property, coverage, premises, or Cause of Loss and different deductible amounts apply in the same occurrence, we will only apply the largest applicable deductible for the item for which claim is made unless specified by endorsement.

E. LOSS PAYMENT AND VALUATION CONDITIONS

Covered Property will be valued at either Replacement Cost or Actual Cash Value, as stated in the Property Choice Schedule of Premises and Coverages and as described below except for the items listed below in item 3. **Specific Property Valuations.** We will not pay more than your financial interest in the lost or damaged property.

1. Replacement Cost

In the event of covered loss or damage, we will determine the value of Covered Property at the actual amount spent to repair, replace or rebuild the damaged property as of the time of the loss or damage, at the same site or another site, subject to the following:

- a. We will not pay more for lost or damaged property than the least of
 - (1) The Limit of Insurance applicable to the lost or damaged property;
 - (2) The amount it costs to replace, on the same premises, the lost or damaged property with other property:
 - (a) Of comparable material and quality; and
 - (b) Used for the same purpose; or
 - (3) The amount you actually spend that is necessary and reasonable to repair or replace the lost or damaged property with other property:
 - (a) Of comparable material and quality; and
 - (b) Used for the same purpose.
 - (4) In the event of a total loss to Building property, you may choose to replace your Building property at another premises, however, we will not pay more than the cost to replace the Building property at the original premises.

(5) In the event of a total loss to Business Personal Property, we retain our right to salvage such Business Personal Property.

(6) Replacement Cost does not include any increased cost attributable to enforcement of or compliance with any ordinance or law regulating the construction, use or repair of any property.

- b. We will pay you on an Actual Cash Value basis until the lost or damaged property is actually repaired, rebuilt or replaced.
- c. If you do not repair, replace or rebuild on the same site or another site within 2 years of the date of loss, we will pay you on an Actual Cash Value basis.
- d. Patterns, dies, molds and forms not in current usage at actual cash value. If loss is paid on an actual cash value basis and within 60 months from the date of the covered loss and you need to repair or replace them, we will pay you, subject to the Conditions of this insurance, the difference between actual cash value and replacement cost when the patterns, dies, molds and forms are actually repaired or replaced.

2. Actual Cash Value

- a. We will pay you on an Actual Cash Value basis if:
 - (1) The valuation of the lost or damaged property is designated in the Property Choice Schedule of Premises and Coverages as Actual Cash Value.
 - (2) You elect Actual Cash Value as the basis for loss payment at the time of loss or damage.
- b. In the event of covered loss or damage, at our option, we will do one of the following, but not pay more than the Limit of Insurance applicable to the lost or damaged property:
 - (1) Pay the value of the lost or damaged property at the time of loss;
 - (2) Take all or any part of the property at an agreed or appraised value; or
 - (3) Repair, rebuild or replace the property with other property of like kind and quality, or pay you the cost to do so.
- c. In the event of a total loss to Business Personal Property, we retain our right to salvage such Business Personal Property.
- d. Actual Cash Value does not include the increased cost attributable to enforcement

of or compliance with any ordinance or law regulating the construction, use or repair of any property.

- e. If the actual amount spent to repair, replace or rebuild the damaged property as of the time of the loss is \$25,000 or less (after the application of the applicable deductible), we pay the loss or damage on the basis of the Replacement Cost provisions described in **E.1.** above. This Exception does not apply to the following Specific Property Valuations.

3. Specific Property Valuations

a. Accounts Receivable

We will determine the amount of Accounts Receivable loss as follows:

- (1) If you cannot accurately establish the amount of accounts receivable outstanding as of the time of loss, the following method will be used:
 - (a) Determine the total of the average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which the loss occurs; and
 - (b) Adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss occurred or for any demonstrated variance from the average for that month.
- (2) The following will be deducted from the total amount of accounts receivable, however that amount of accounts receivable is established:
 - (a) The amount of the accounts for which there is no loss;
 - (b) The amount of the accounts that you are able to re-establish or collect;
 - (c) An amount to allow for probable bad debts that you are normally unable to collect; and
 - (d) All unearned interest and service charges.

b. Animals

We will determine the value of animals at the cost of replacement with animals of like kind and quality as when originally acquired by you.

c. "Building Glass"

We will determine the value of "Building Glass" at the cost of replacement with safety glazing material if required by law.

d. "Electronic Data"

- 1. We will determine the value at the actual, reasonable and necessary costs you incur to restore or replace "Electronic Data".
- 2. We will not pay for costs or expenses you incur to:
 - (a) Identify or remediate any errors or vulnerabilities or to update, restore, replace, upgrade, maintain or improve any "Computer Equipment" or computer system;
 - (b) Update, replace, restore or improve any "Electronic Data" to a level beyond the condition in which it existed immediately preceding the loss or damage; or
 - (c) Duplicate research that led to development of your "Electronic Data" or any proprietary or confidential information or intellectual property in any form.

To the extent that "Electronic Data" is not replaced or restored, the loss will be valued at the cost of replacement of the media on which the "Electronic Data" was stored, with blank media of substantially identical type.

If you recover from a licensor, lessor or any other party for loss or damage to "Electronic Data", our loss payment to you will be reduced by the amount of such recovery.

e. Fine Arts

We will determine the value of Fine Arts, at the lesser of:

- (1) The market value at the time of loss or damage;
- (2) The reasonable cost of repair or restoration to the condition immediately before the covered loss or damage; or
- (3) The cost of replacement with substantially identical property.

For pairs or sets, we will either:

- (1) Repair or replace any part to restore the value and condition of the pair or set to that immediately before the covered loss or damage; or
- (2) Pay the difference between the value of the pair or set before and after the covered loss or damage.

f. Party Wall

A party wall is a wall that separates and is common to adjoining buildings that are owned by different parties. In settling

covered losses involving a party wall, we will pay a proportion of the loss to the party wall based on your interest in the wall in proportion to the interest of the owner of the adjoining building. However, if you elect to repair or replace your building and the owner of the adjoining building elects not to repair or replace that building, we will pay you the full value of the loss to the party wall, subject to all applicable policy provisions including Limits of Insurance, the Valuation and all other provisions of this Loss Payment Condition. Our payment under the provisions of this paragraph does not alter any right of subrogation we may have against any entity, including the owner or insurer of the adjoining building, and does not alter the terms of the Transfer Of Rights Of Recovery Against Others To Us Condition in this policy.

g. Property of Others

- (1) If an item(s) of personal property of others is subject to a written contract which governs your liability for loss or damage to that item(s), then valuation of that item(s) will be based on the lesser of:
 - (a) amount for which you are liable under such contract;
 - (b) the replacement cost of the property; or
 - (c) the applicable Limit of Insurance.
- (2) If no such contract exists we will not pay more than your financial interest in Personal Property of Others not to exceed:
 - (a) the Actual Cash Value of such property; or
 - (b) the applicable Limit of Insurance.
- (3) At your option, we may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners:
 - (a) Such payments will only be for the account of the owner of the property and will satisfy your claims against us for the owners' property;
 - (b) We will not pay more than their financial interest in the property.
- (4) We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.

h. "Stock"

(1) Manufactured Stock (including Selling Price)

We will determine the value of "Stock" you have manufactured at the selling price less discounts and expenses you otherwise would have incurred. This also applies to component parts manufactured by others that will become a part of your finished product.

(2) Mercantile Stock

We will determine the value of "Stock", which you have purchased for resale and have sold but not delivered, at the selling price less discounts and expense you otherwise would have had. This does not apply to "Stock" you have manufactured.

(3) Stock in Process

We will determine the value of "Stock" in process of manufacture at the replacement cost of the raw materials, plus labor expended and the proper proportion of overhead charges.

(4) Commodity Stock

For "Stock" that is bought and sold at an established market exchange, we will determine the value at:

- (a) The posted market price as of the time and place of loss;
- (b) Less discounts and expenses you otherwise would have had.

i. "Tenant Improvements and Betterments"

- (1) If you do not repair or replace lost or damaged "Tenant Improvements and Betterments" within 2 years, we will pay the pro rata of the Actual Cash Value based on the duration of the lease and the installation date of the property.
- (2) If others pay for repairs or replacement, we will not make loss payment to you.

j. Transit

We will determine the value of covered property in due course of transit at:

- (1) The amount of invoice plus accrued costs, prepaid charges and charges since shipment; or
- (2) In the absence of an invoice, the valuation provision otherwise applicable to that type of Covered Property as of the time of loss or damage.

k. "Valuable Papers"

We will determine the value of "Valuable Papers" at your incurred cost of:

- (1) Blank materials for reproducing the records (including blank prepackaged programs when replaced); and
- (2) Labor to transcribe or copy the records and to research, replace or restore the lost information, including research and development documentation.

l. Vehicles

- (1) We will determine the value of covered vehicles and self-propelled machines, including aircraft, automobiles, contractor's equipment and watercraft on an Actual Cash Value basis. This also applies to coverage provided for trailers under the Non-Owned Detached Trailer Additional Coverage.
- (2) New vehicles and machines you have manufactured will be subject to the valuation applicable to covered "Stock".

4. Value Enhancements

a. Architect and Engineering Fees

The value of Covered Property will include reasonable architect and engineering fees you incur in the course of repairing or reconstructing damaged property.

b. Customs Duty, Sales Tax

The value of Covered Property will include the cost of customs duties and sales taxes to repair or replace the property.

c. Extended Warranties

The value of Covered Property, that is a total loss during the policy period, will include the unused pro rata portion of non-refundable optional extended warranties or service contracts which you purchased for the damaged property prior to the covered loss or damage.

PROPERTY CHOICE - BUSINESS INCOME AND EXTRA EXPENSE COVERAGE FORM

(BUSINESS INTERRUPTION)

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Form PC 00 90 **PROPERTY CHOICE CONDITIONS AND DEFINITIONS** for definitions.

A. COVERAGE

We will pay up to the Business Income and Extra Expense Limit of Insurance stated in the Property Choice - Schedule of Premises and Coverages for the actual loss of Business Income you sustain and the actual, necessary and reasonable Extra Expense you incur due to the necessary interruption of your business operations during the Period of Restoration due to direct physical loss of or direct physical damage to property caused by or resulting from a Covered Cause of Loss at "Scheduled Premises" where a limit of insurance is shown for Business Income and Extra Expense. If you are a tenant, this Coverage applies to that portion of the building which you rent, lease or occupy, and extends to common service areas and access routes to your area.

Definitions

1. Business Income means:

- a. Net Income (Net Profit or Net Loss before income taxes), including Rental Income and Royalties, that would have been earned or incurred; and
- b. Continuing normal operating expenses incurred, including Payroll Expenses.
- c. For educational operations, Business Income also includes income from:
 - (1) Tuition and related student fees including room, board, laboratories and other similar fees;
 - (2) Bookstores;
 - (3) Athletic events; or
 - (4) Activity related to research grants.
- d. For manufacturing businesses, Net Income also includes the net sales value of production.

e. For research and development operations, Business Income also includes awarded contract revenues, licensing fees, consulting fees, funding grants and progress (milestone) payments.

f. As respects all insureds if you are operating at a Net Loss, continuing normal operating expenses will be offset by the Net Loss.

2. Extra Expense means the actual, necessary and reasonable expenses you incur during the Period of Restoration that you would not have incurred if there had been no direct physical loss of or direct physical damage to property caused by or resulting from a Covered Cause of Loss at "Scheduled Premises". We will pay Extra Expense (other than the expense to repair or replace property) to:

- a. Avoid or minimize the suspension of business and to continue operations at a "Scheduled Premises" or at replacement premises or temporary locations, including relocation expenses and costs to equip and operate the replacement location or temporary location.
- b. Minimize the suspension of business if you cannot continue operations. We will also pay Extra Expense to repair or replace property, but only to the extent it reduces the amount of loss that otherwise would have been payable under this Coverage Form.
- c. Extra Expense Coverage does not apply to any expense related to any recall of products you manufacture, handle or distribute.

3. Interruption means the slowdown or cessation of any part of your business activities or the partial or total untenability of the premises.
4. Payroll Expenses include:
 - a. Payroll;
 - b. Special compensation such as bonuses and other incentive compensation;
 - c. Employee benefits, if directly related to payroll;
 - d. FICA payments you pay;
 - e. Union dues you pay; and
 - f. Workers' compensation premiums.
5. a. Period of Restoration means the period of time that:
 - (1) Begins at the time the Covered Cause of Loss occurred; and
 - (2) Ends on the earlier of:
 - (a) The date when the property should be repaired, rebuilt or replaced with reasonable speed and similar quality; or
 - (b) The date when business is resumed at a new permanent location.

The expiration date of this policy will not cut short the Period of Restoration.

- b. For buildings under construction or undergoing additions or alterations, if the direct physical loss or direct physical damage delays the start of business operations, the Period of Restoration will begin the date business operations would have begun had the direct physical loss or direct physical damage not occurred.
- c. For educational institutions, the Period of Restoration ends on the earlier of:
 - (1) The day before the opening of the next school term following the date the property should be repaired, rebuilt or replaced with reasonable speed and similar quality; or
 - (2) The date when the school term is resumed at a new permanent location.
- d. Period of Restoration does not include any increased period required due to the enforcement of or compliance with any ordinance or law that:
 - (1) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess

the effects of "Pollutants and Contaminants", except as covered in the "Pollutants and Contaminants Clean Up Additional Coverage; or

- (2) Regulates the construction, use or repair, or requires the tearing down of any property, except as covered in the Ordinance or Law Additional Coverage.

6. Rental Income/Rental Value means Business Income that consists of:
 - a. Net Income (Net Profit or Net Loss before income taxes) that would have been earned or incurred as income from tenant occupancy of the "Scheduled Premises" as furnished and equipped by you including fair rental value of any portion of the "Scheduled Premises" which is occupied by your tenants or you as a tenant; and
 - b. Continuing normal operating expenses incurred in connection with that premises including:
 - (1) Payroll Expenses; and
 - (2) The amount of charges which are the legal obligation of the tenant(s) but would otherwise be your obligations.
 - c. If you are operating at a Net Loss, continuing normal operating expenses will be offset by the Net Loss.

B. COVERED CAUSES OF LOSS, EXCLUSIONS AND LIMITATION

1. See Property Choice - Covered Causes of Loss and Exclusions Form.
2. The following **Exclusions** apply in addition to the **Exclusions** found in the Property Choice - Covered Causes of Loss and Exclusions Form attached to this Coverage Part:

a. Contract, Lease or License Cancellation

We will not pay for any increase of loss caused by or resulting from suspension, lapse or cancellation of any contract, lease or license (including consultation and funding grants). But if such suspension, lapse or cancellation is directly caused by a covered interruption of business operations, we will pay for such loss that affects your Business Income during the Period of Restoration and any extension of the Period of Restoration in accordance with the terms of the Extended Income Additional Coverage or the Future Earnings Additional Coverage.

b. Manufactured "Stock"

We will not pay for any loss caused by or resulting from damage or destruction of or the time required to reproduce "Stock" you have finished manufacturing.

c. Satellite Communications

We will not pay for any loss caused by or resulting from the disruption of communications or service to or from any satellite however caused. But this exclusion does not apply to land based satellite dishes.

d. Strike Interference

We will not pay for any increase of loss caused by or resulting from delay in rebuilding, repairing or replacing the property or resuming business operations, due to interference at the location of the rebuilding, repair or replacement by strikers or other persons.

3. Limitation - Interruption Of Computer Operations

- a. Coverage for Business Income does not apply when a suspension of operations is caused by destruction or corruption of "Electronic Data", or any loss or damage to "Electronic Data".
- b. Coverage for Extra Expense does not apply when action is taken to avoid or minimize a suspension of operations caused by destruction or corruption of "Electronic Data", or any loss or damage to "Electronic Data".
- c. This Additional Limitation does not apply when loss or damage to "Electronic Data" involves only "Electronic Data" which is integrated in and operates or controls a building's elevator, lighting, heating, ventilation, air conditioning or security system.

C. LIMITS OF INSURANCE

The most we will pay for loss in any one occurrence is the smallest applicable Limit of Insurance shown in the Property Choice Declarations, Schedules, Coverage Form(s) or Endorsement(s).

D. DEDUCTIBLE

We will not pay for the actual loss of Business Income you sustain in any one occurrence until the necessary interruption of your business operations exceeds the Waiting Period as stated in the Property Choice Schedule of Premises and Coverages or by Endorsement(s). We will not pay for the actual loss of Business Income you sustain in any one occurrence during such Waiting Period. No other deductible applies to

Business Income coverage. No deductible or Waiting Period applies to Extra Expense.

E. LOSS CONDITIONS

The following Conditions apply in addition to the Common Policy Conditions and all of the Conditions as found in the Property Choice Conditions and Definitions Form:

1. Resumption of Business

If you intend to continue in business, you must resume all or part of your business operations as quickly as possible.

2. Loss Determination

a. Business Income

The amount of Business Income loss will be determined based on:

- (1) The Net Income of the business before the direct physical loss or direct physical damage occurred;
- (2) The likely Net Income of the business if no physical loss or no physical damage had occurred, but not including any Net Income that would likely have been earned as a result of an increase in the volume of business due to favorable business conditions caused by the impact of the Covered Cause of Loss on customers or on other businesses.
- (3) The operating expenses, including payroll expenses, necessary to resume business operations with the same quality of service that existed just before the direct physical loss or direct physical damage, and
- (4) Other relevant sources of information, including:
 - (a) Your financial records and accounting procedures;
 - (b) Bills, invoices and other vouchers; and
 - (c) Deeds, liens or contracts.

b. Extra Expense

The amount of Extra Expense will be determined based on:

- (1) All expenses that exceed the normal operating expenses that would have been incurred by business operations during the Period of Restoration if no direct physical loss or if no direct physical damage had occurred. We will deduct from the total of such expenses:
 - (a) The salvage value that remains of any property bought for temporary use during the Period

of Restoration, once business operations are resumed; and

(b) Any Extra Expense that is paid for by other insurance.

(2) All actual, necessary and reasonable expenses that reduce the Business Income loss otherwise incurred.

3. Reductions in Amount We Pay

a. We will reduce the amount of the Business Income loss payment to the extent you can resume your business operations, in whole or in part, by using:

(1) Damaged or undamaged property (including merchandise or "stock") at the insured premises or elsewhere;

(2) Any other available source of materials or other outlet for your products.

b. We will reduce the amount of Extra Expense loss payment to the extent you can return operations to normal and discontinue Extra Expenses.

c. If you do not resume business operations, or do not resume business operations as quickly as possible, we will pay based on the length of time it would have taken to resume business operations as quickly as possible.

d. We will reduce the amount of the Business Income loss payment to the extent that the reduction in volume of business income from the affected income channel is offset by an increase in the volume of business from other income channels.

LEGAL LIABILITY - BUILDING COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance. Other words and phrases that appear in quotation marks have special meaning. Refer to Form PC 00 90 **PROPERTY CHOICE CONDITIONS AND DEFINITIONS** for definitions.

A. COVERAGE

We will pay up to the applicable Legal Liability - Building Limit of Insurance stated in the Property Choice Schedule of Premises and Coverages or in an endorsement attached to this Coverage Part for those sums that you become legally obligated to pay as damages because of direct physical loss or direct physical damage, including loss of use, to Covered Building Property caused by accident and arising out of a Covered Cause of Loss. We will have the duty to defend any suit seeking those damages. Suit includes an arbitration proceeding to which you must submit or submit with our consent. However, we have no duty to defend you against a suit seeking damages for direct physical loss or damage to which this insurance does not apply. We may investigate and settle any claim or suit at our discretion. But our duty to defend ends when we have used up the Legal Liability Building Limit of Insurance in the payment of judgments or settlements.

1. Covered Building Property

Covered Building Property means buildings or structures of others in your care, custody or control.

2. Covered Causes Of Loss

See the Property Choice - Covered Causes of Loss and Exclusions Form.

3. Additional Coverages

a. Supplementary Payments

We will pay, with respect to any claim or any suit against you that we defend:

- (1) All expenses we incur.
- (2) The cost of bonds to release attachments, but only for bond amounts within our Limit of

Insurance. We do not have to furnish these bonds.

- (3) All reasonable expenses incurred by you at our request, including actual loss of earnings up to \$250 a day because of time off from work.
- (4) All costs taxed against you in the suit.
- (5) Prejudgment interest awarded against you on that part of the judgment we pay. If we make an offer to pay the Limit of Insurance, we will not pay any prejudgment interest based on that period of time after the offer.
- (6) All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within our Limit of Insurance.

Payments under this Additional Coverage are in addition to the applicable Limit of Insurance.

b. Additional Insureds

Throughout this Coverage Form, if the Named Insured stated in the Property Choice Declarations is:

- (1) A partnership or corporation, the words "you" and "your" include partners, executive officers, trustees, directors and stockholders of such partnership or corporation;
- (2) A limited liability company, the words "you" and "your" include member and manager;

but only with respect to their duties as such.

The existence of one or more Additional Insureds does not increase the Limit of Insurance.

c. Newly Acquired Organizations

Throughout this Coverage Form, the words "you" and "your" also include any organization (other than a partnership, joint venture or limited liability company) you newly acquire or form and over which you maintain ownership or majority interest if there is no other similar insurance available to that organization.

This Additional Coverage ends:

- (1) 90 days after you acquire or form the organization; or
- (2) At the end of the policy period stated in the Property Choice Declarations; whichever is earlier.

This Additional Coverage does not apply to direct physical loss or direct physical damage that occurred before you acquired or formed the organization.

The existence of one or more Newly Acquired Organizations does not increase the Limit of Insurance.

d. Newly Acquired Building Property

- (1) You may extend the insurance that applies to Covered Building Property, as used in this Coverage Form, to apply to your liability for Building property of others that comes under your care, custody or control after the beginning of the current policy period. This Additional Coverage is subject to all terms and Conditions of this Coverage Form.

The most we will pay as the result of any one accident for loss or damage to buildings covered under this Additional Coverage is \$25,000 at each building.

- (2) Insurance under this Additional Coverage will end when any of the following first occurs:
 - (a) This policy expires;
 - (b) 180 days expire after the building property has come under your care, custody or control;
 - (c) You report values to us; or
 - (d) The property is more specifically insured.

We will charge you additional premium for values reported from the date the property comes under your care, custody or control.

- (3) This Additional Coverage does not apply to direct physical loss or direct physical damage that occurred before the building property came under your care, custody or control.

B. EXCLUSIONS AND LIMITATIONS

1. See the Property Choice - Covered Causes of Loss and Exclusions Form.
2. The following additional exclusions apply to insurance under this Coverage Form:

a. Contractual Liability

We will not defend any claim or "suit", or pay damages that you are legally liable to pay, solely by reason of your assumption of liability in a contract or agreement. But this exclusion does not apply to a written lease agreement in which you have assumed liability for building damage resulting from an actual or attempted burglary or robbery, provided that:

- (1) Your assumption of liability was executed prior to the accident; and
- (2) The building is Covered Property under this Coverage Form.

b. Nuclear Hazard

We will not defend any claim or "suit", or pay any damages, loss, expense or obligation, resulting from nuclear reaction or radiation, or radioactive contamination, however caused.

C. LIMITS OF INSURANCE

The most we will pay in damages as the result of any one accident is the applicable Limit of Insurance shown for Legal Liability – Building Limit of Insurance as shown in the Property Choice Schedule of Premises and Coverages or in an endorsement to this Coverage Part.

Payments under the Additional Coverages are in addition to the Limits of Insurance.

The existence of one or more:

1. Additional Insureds, or
 2. Newly Acquired Organizations,
- does not increase the Limit of Insurance.

D. DEDUCTIBLE

No deductible provision applies to this Coverage Form.

E. PROPERTY CHOICE CONDITIONS CHANGES

For Coverage provided under this Coverage Form, the following changes are made to the Property Choice Conditions:

1. Duties In The Event Of Accident, Claim Or Suit

The General Duties in Event of Loss Condition is replaced by the following:

- a. You must see to it that we are notified promptly of any accident that may result in a claim. Notice should include:

- (1) How, when and where the accident took place; and
- (2) The names and addresses of any witnesses.

Notice of an accident is not notice of a claim.

- b. If a claim is made or suit is brought against you, you must see to it that we receive prompt written notice of the claim or suit.
- c. You must:
 - (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or suit;
 - (2) Authorize us to obtain records and other information;
 - (3) Cooperate with us in the investigation, settlement or defense of the claim or suit; and
 - (4) Assist us, upon our request, in the enforcement of any right against any person or organization that may be liable to you because of damage to which this insurance may also apply.
- d. You will not, except at your own cost, voluntarily make a payment, assume any obligation, or incur any expense without our consent.

2. Legal Action Against Us

The **Legal Action Against Us General Condition** is replaced by the following:

No person or organization has a right under this Coverage Form:

- a. To join us as a party or otherwise bring us into a suit asking for damages from you; or
- b. To sue us on this Coverage Form unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against you obtained after an actual trial, but we will not be liable for damages that are not payable under the terms of this Coverage Form or that are in excess of the Limit of Insurance. An agreed settlement means a settlement and release of liability signed by us, you and the claimant or the claimant's legal representative.

3. Transfer Of Rights (Subrogation)

The **Transfer of Rights of Recovery Against Others To Us General Condition** is replaced by the following:

If you have rights to recover all or part of any payment we have made under this Coverage Form, those rights are transferred to us. You must do nothing after loss to impair them. At our request, you will bring suit or transfer those rights to us and help us enforce them.

F. ADDITIONAL CONDITIONS

The following conditions are added and apply in addition to the Common Policy Conditions, and the Property Choice Conditions:

1. Bankruptcy

Bankruptcy or insolvency of you or your estate will not relieve us of our obligations under this Coverage Form.

2. Separation Of Insureds

The insurance under this Coverage Form applies separately to you and each additional insured, except with respect to the Limits of Insurance.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY CHOICE - COVERED CAUSES OF LOSS AND EXCLUSIONS FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Form PC 00 90 **PROPERTY CHOICE CONDITIONS AND DEFINITIONS** for definitions.

A. COVERED CAUSES OF LOSS

Covered Causes of Loss means direct physical loss or direct physical damage that occurs during the Policy Period and in the Coverage Territory unless the loss or damage is excluded or limited in this policy.

B. EXCLUSIONS

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage:

a. Acts, Errors or Omissions

Acts, errors or omissions by you or others, whether before or after the acquisition of any Covered Property, in any of the following activities:

- (1) Planning, zoning, developing, surveying, testing or siting property;
- (2) Establishing or enforcing any building code, or any standard, ordinance or law about the construction, use or repair of any property or materials, or requiring the tearing down of any property, including the removal of its debris; or
- (3) Any of the following as to any part of land, buildings, roads, water or gas mains, sewers, drainage ditches, levees, dams, other structures or facilities, or to or for any Covered Property:
 - (a) Design, specifications, construction, grading, compaction; or
 - (b) Furnishing of work, materials, parts or equipment in connection with the

design, specifications, construction, renovation, remodeling, grading or compaction.

The Acts, Errors or Omissions Exclusion applies whether or not the property or facilities described above are Covered Property under this policy or on or away from a "Scheduled Premises".

But if direct physical loss or direct physical damage to Covered Property by fire, explosion or "Sprinkler Leakage" results, we will pay for the resulting loss or damage caused by that fire, explosion or "Sprinkler Leakage".

b. Workmanship and Repair

We will not pay for the cost of correcting defects in Covered Property, or loss or damage to Covered Property that was caused by, resulting from, or arising out of improper or defective workmanship or repair done on Covered Property by you, your employees, or others working on your behalf.

But if direct physical loss or direct physical damage by a "Specified Cause of Loss" ensues to Covered Property or if Equipment Breakdown coverage is provided under this policy and an Equipment Breakdown Accident ensues to Equipment Breakdown Equipment, we will pay for such ensuing loss or damage.

c. Animals

We will not pay for loss or damage to animals unless caused by a "Specified Cause of Loss". All other loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

d. Collapse

(Related to Earth Movement or Flood)

Collapse, cracking, separating, shrinking, bulging, expansion, shifting, rising, settling, sinking, lateral movement or other movement, or other loss or damage to buildings or structures, including concrete or paved surfaces, which would not have occurred but for Earth Movement or Flood.

e. Earth Movement

- (1) Earthquake, meaning a shaking or trembling of the earth's crust, including tremors and aftershocks, resulting in breaking, shifting, rising, settling, sinking or lateral movement or other movement, including any related earth sinking, rising or shifting;
- (2) Landslide, including any earth sinking, rising or shifting related to such event;
- (3) Mine Subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased;
- (4) Earth sinking (other than "Sinkhole Collapse"), rising or shifting including soil conditions which cause settling, cracking or other disarrangement of foundations or other part of buildings or structures. Soil conditions include contraction, expansion, freezing, thawing, erosion, improper compaction of soil and the action of water under the ground surface.

This Exclusion applies regardless of whether any of the above is caused by weather, an act of nature or by an artificial, man-made or other cause.

But if direct physical loss or direct physical damage to Covered Property by fire or explosion results, we will pay for the resulting loss or damage caused by that fire or explosion.

f. Water

- (1) Flood, which means surface water, waves, tidal water, tidal waves, tsunamis, or overflow of any natural or man-made body of water from its boundaries, all whether driven by wind or not (including storm surge).
- (2) Mudslide or mudflow, directly or indirectly caused by flooding or the accumulation of water under the ground.
- (3) Water or other material that backs up or overflows from any sewer, septic tank, sump or drain.

- (4) Release of water held by a dam, levee or dike, or by a water or flood control device.
- (5) Water under the ground surface pressing on, or flowing or seeping through:
 - (a) Foundations, walls, floors or paved surfaces;
 - (b) Basements, whether paved or not; or
 - (c) Doors, windows or other openings.
- (6) Waterborne material or other property carried or otherwise moved by any of the water referred to in Paragraphs (1), (3) or (4), or by mudslide or mudflow.

But if direct physical loss or direct physical damage to Covered Property by fire, explosion or "Sprinkler Leakage" results, we will pay for the resulting loss or damage caused by that fire, explosion or "Sprinkler Leakage".

This Exclusion applies regardless of whether any of the above, in Paragraphs (1) through (6), is caused by weather, an act of nature or by an artificial, man-made, or other cause.

g. "Fungus", Wet Rot, Dry Rot, Bacteria or Virus

Presence, growth, proliferation, spread or any activity of "fungus," wet rot, dry rot, bacteria or virus.

But if direct physical loss or direct physical damage to Covered Property by a "Specified Cause of Loss" results, we will pay for the resulting loss or damage caused by that "Specified Cause of Loss".

This Exclusion does not apply:

- (1) When "fungus," wet rot, dry rot, bacteria or virus results from fire or lightning; or
- (2) To the extent that coverage is provided in the Additional Coverage(s) - "Fungus," Wet Rot, Dry Rot, Bacteria or Virus - Limited Coverage with respect to loss or damage by a cause of loss other than fire or lightning.

h. Governmental Action

- (1) Seizure or destruction of property by order of governmental authority.
- (2) But we will pay for direct physical loss or direct physical damage caused by or resulting from acts of destruction ordered by governmental authority

and taken at the time of a fire to prevent its spread, if the fire would be covered under this Coverage Part.

- (3) This Exclusion does not apply to coverage as provided under the Ordinance or Law Additional Coverage(s).

i. Nesting or Infestation

- (1) We will not pay for loss or damage caused by, resulting from, or arising out of nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals.
- (2) If direct physical loss or direct physical damage by a Covered Cause of Loss ensues to Covered Property, we will pay only for such ensuing loss or damage.
- (3) This Exclusion does not apply to:
- (a) "Computer Equipment" and "Valuable Papers"; and
 - (b) Accounts Receivable and Fine Arts Additional Coverages.

j. Nuclear Hazard

- (1) Nuclear reaction, nuclear radiation or radioactive contamination, however caused, whether intentional or unintentional. This includes, but is not limited to, the release, dispersal or application of radioactive material, or the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination or radioactive force.
- (2) When state standard fire policy law requires that we cover any resulting fire damage, we will pay only for the resulting damage caused by that resulting fire. We will pay only the Actual Cash Value for the damaged property. Therefore, we will not pay for any indirect or related loss(es), such as business income, extra expenses, legal liability, or leasehold interest loss(es).

k. Ordinance or Law

- (1) The enforcement of, or compliance with, any ordinance or law:
- (a) Regulating the construction, use or repair of any property; or
 - (b) Requiring the tearing down of any property, including the cost of removing its debris.

- (2) This Exclusion applies whether the loss results from:

- (a) An ordinance or law that is enforced even if the property has not been damaged; or
- (b) The increased costs incurred to comply with an ordinance or law while in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a physical loss to that property.

l. Pathogenic or Poisonous Biological or Chemical Materials

- (1) The deliberate or intentional dispersal or application of any pathogenic or poisonous biological or chemical materials.
- (2) But if direct physical loss or direct physical damage to Covered Property by fire results, we will pay for the resulting loss or damage caused by that fire.

m. "Pollutants and Contaminants"

- (1) Discharge, dispersal, seepage, migration, release or escape of "Pollutants and Contaminants".
- (2) But if direct physical loss or direct physical damage to Covered Property by a "Specified Cause of Loss" results, we will pay for the resulting loss or damage caused by that "Specified Cause of Loss".
- (3) This Exclusion does not apply if the discharge, dispersal, seepage, migration, release or escape is itself caused by a "Specified Cause of Loss".
- (4) This Exclusion does not apply to:
- (a) "Computer Equipment" and "Valuable Papers";
 - (b) Accounts Receivable, Business Travel, Exhibitions, Fine Arts and Transit Additional Coverages; or
 - (c) The accidental or malicious application of chemicals to glass that is a part of a building, structure or showcase.

n. Utility Services Interruption

The failure of power, communication, water or other utility service supplied to a "Scheduled Premises" if the failure:

- (1) Originates away from a "Scheduled Premises"; or

- (2) Originates at a "Scheduled Premises", but only if such failure involves equipment used to supply the utility service to the "Scheduled Premises" from a source away from the "Scheduled Premises".

Failure of any utility service includes lack of sufficient capacity and reduction in supply.

Loss or damage caused by a surge of power is also excluded, if the surge would not have occurred but for an event causing a failure of power.

Communication services include but are not limited to service relating to internet access or access to any electronic, cellular or satellite network.

But if the failure of power, communication, water or other utility service supplied to the insured premises results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss to Covered Property.

- (3) This Exclusion does not apply to:

- (a) "Valuable Papers",
- (b) Accounts Receivable and Fine Arts Additional Coverages; and
- (c) Coverage provided under the Utility Service Additional Coverage(s).

o. War and Military Action

- (1) War, including undeclared war;
- (2) Hostile or warlike action, in time of peace or war, including action in hindering, combating or defending against an actual or expected attack; by any of the following:
 - (a) Government or sovereign power (including quasi and de facto forms), or by any authority maintaining or using military, naval or air forces;
 - (b) Military, naval or air forces; or
 - (c) An agent of any such government, power, authority or forces.
- (3) Invasion, insurrection, rebellion, revolution, civil war, usurped power, including action in hindering, combating or defending against any such actual or expected event by any government, power, authority, forces or agents described in Paragraph (2)(a)-(c).above.

Exclusions **B.1.a.** through **B.1.o.** apply whether or not the loss event results in widespread damage or affects a substantial area.

2. We will not pay for loss or damage caused by or resulting from any of the following:

a. Artificially Generated Electrical, Magnetic or Electromagnetic Energy

Artificially generated electrical, magnetic or electromagnetic energy, including electric arcing, that damages, disturbs, disrupts or otherwise interferes with any electrical or electronic wire, device, appliance, system or network.

For the purpose of this Exclusion, electrical, magnetic or electromagnetic energy includes but is not limited to:

- (1) Electrical current, including arcing;
- (2) Electrical charge produced or conducted by a magnetic or electromagnetic field;
- (3) Pulse of electromagnetic energy; or
- (4) Electromagnetic waves or microwaves.

But if direct physical loss or direct physical damage to Covered Property by fire results, we will pay for the resulting loss or damage caused by that fire.

b. Accounting Errors

Errors or omissions in accounting, arithmetic, bookkeeping, or billing.

c. Change of Temperature, Dampness or Dryness

- (1) Dampness or dryness of atmosphere; or
- (2) Changes in or extremes of temperature.

But if direct physical loss or direct physical damage to Covered Property by a Covered Cause of Loss results, we will pay for the resulting loss or damage caused by that Covered Cause of Loss.

- (3) This Exclusion does not apply to:

- (a) "Computer Equipment" and "Valuable Papers";
- (b) Accounts Receivable and Fine Arts Additional Coverages; and
- (c) Coverage provided for Spoilage under the Cause of Loss Equipment Breakdown if applicable.

d. Delay, Loss of Use or Loss of Market

We will not pay for loss or damage caused by, resulting from, or arising out of delay, loss of use, or loss of market.

e. Dishonest Acts

Dishonest or criminal act (including theft) by you, any of your partners, members, officers, managers, employees (including temporary employees and leased workers), directors, trustees, or authorized representatives, whether acting alone or in collusion with each other or with any other party; or theft by any person to whom you entrust the property for any purpose, whether acting alone or in collusion with any other party.

This Exclusion:

- (1) Applies whether or not an act occurs during your normal hours of operation;
- (2) Does not apply to:
 - (a) Acts of destruction by your employees (including temporary employees and leased workers) or authorized representatives; but theft by your employees (including temporary employees and leased workers) or authorized representatives is not covered; or
 - (b) Property entrusted to carriers for hire.

f. Docks, Piers, Wharves

- (1) Action of water or ice to bulkheads, docks, piers, seawalls, wharves, or property on such structures.
- (2) But if direct physical loss or direct physical damage to Covered Property by a "Specified Cause of Loss" results, we will pay for the resulting loss or damage caused by that Covered Cause of Loss.

g. Electronic Vandalism or Corruption of "Electronic Data" or Corruption of "Computer Equipment"

Electronic Vandalism or Corruption of "Electronic Data" or Corruption of "Computer Equipment" which means:

- (1) A virus, malicious code or similar instruction introduced into or enacted on a computer system (including "Electronic Data") or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation.
- (2) Unauthorized viewing, copying or use of electronic data (or any proprietary or confidential information or intellectual property in any form) by any person, even if such activity is characterized as "Theft";

- (3) Errors, omissions or deficiency in programming, processing or storing "Electronic Data";
- (4) Errors, omissions or deficiency in design, installation, maintenance, repair or modification of your computer system or any computer system or network to which your system is connected or on which your system depends (including "Electronic Data");
- (5) Manipulation of your computer system, including "Electronic Data", by any person(s), for the purpose of diverting or destroying "Electronic Data" or causing fraudulent or illegal transfer of any property;
- (6) Interruption in normal computer function or network service or function due to insufficient capacity to process transactions or to an overload of activity on the system or network;
- (7) Unexplained or indeterminable failure, malfunction or slowdown of a computer system, including "Electronic Data" or the inability to access or properly manipulate the "Electronic Data";
- (8) Complete or substantial failure, disablement or shutdown of the Internet, regardless of the cause;
- (9) The inability of a computer system to correctly recognize, process, distinguish, interpret or accept one or more dates or times.

But if direct physical loss or direct physical damage to Covered Property by fire, explosion or "Sprinkler Leakage" results, we will pay for the resulting loss or damage caused by that fire, explosion or "Sprinkler Leakage".

h. Loss Due To By-Products of Production or Processing Operations

- (1) We will not pay for loss or damage to "Scheduled Premises", caused by or resulting from smoke, vapor, gas or any substance released in the course of production operations or processing operations performed at the "Scheduled Premises". This exclusion applies regardless of whether such operations are:
 - (a) Legally permitted or prohibited;
 - (b) Permitted or prohibited under the terms of the lease; or
 - (c) Usual to the intended occupancy of the premises.

This exclusion does not apply to loss or damage by fire or explosion that results from the release of a by-product of the production or processing operation.

(2) If the loss or damage described in Paragraph (1) results in Business Income loss or Extra Expense, there is no coverage for such loss or expense under the business income and/or extra expense forms listed in this policy, or under any other business interruption insurance if provided under this policy.

(3) The conduct of an insured or tenant production or processing operations will not be considered to be vandalism of the premises regardless of whether such operations are:

- (a) Legally permitted or prohibited;
- (b) Permitted or prohibited under the terms of a lease; or
- (c) Usual to the intended occupancy of the premises.

i. Mechanical Breakdown

Mechanical breakdown, including rupture or bursting caused by centrifugal force. But if mechanical breakdown results in elevator collision, we will pay for the direct physical loss or direct physical damage caused by that elevator collision.

j. Missing Property

Disappearance of property when there is no clear evidence to show what happened to it. This would include a shortage disclosed on taking inventory or auditing records. This Exclusion does not apply to property in the custody of a carrier for hire.

k. Neglect to Protect Property

Neglect to use all reasonable means to save and preserve property from further damage at and after time of the direct physical loss or damage.

l. Rain, Snow, Ice, Sleet to Property in the Open

Rain, snow, ice or sleet to personal property while in the open. This Exclusion does not apply to property in the custody of a carrier for hire.

m. Settling, Cracking to Buildings or Structures

(1) Settling, cracking, shrinking or expansion of buildings or structures, bridges, roadways, walks, patios or concrete or paved surfaces.

(2) But if direct physical loss or damage to Covered Property by a Covered Cause of Loss results, we will pay for the resulting loss or damage caused by that Covered Cause of Loss.

n. Smoke (Agricultural or Industrial)

Smoke, vapor or gas from agricultural smudging or industrial operations.

o. Steam Explosions

Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control. But if explosion of steam boilers, steam pipes, steam engines or steam turbines results in fire or combustion explosion, we will pay for the loss or damage caused by that fire or combustion explosion. We will also pay for loss or damage caused by or resulting from the explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

p. Testing

- (1) A hydrostatic, pneumatic or gas pressure test of any boiler or pressure vessel; or
- (2) An insulation breakdown test of any type of electrical equipment.
- (3) But if direct physical loss or damage to Covered Property by a "Specified Cause of Loss" results, we will pay for the resulting loss or damage caused by that "Specified Cause of Loss."

q. Unauthorized Transfer of Property

Unauthorized transfer of property that has been transferred to any person or to any place outside your premises on the basis of unauthorized instructions.

r. Voluntary Parting

Voluntary parting with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense.

3. We will not pay for loss or damage caused by or resulting from any of the following, 3.a. through 3.f. But if direct physical loss or direct physical damage to Covered Property by a Covered Cause of Loss results, we will pay for the resulting loss or damage caused by that Covered Cause of Loss.

- a. Wear and tear, or change in color, texture, or finish;
- b. Rust, corrosion, decay, or deterioration;

- c. Hidden or latent defect or any quality in property that causes it to damage or destroy itself;
- d. Maintenance;
- e. Smog; or
- f. Shrinkage, evaporation, or loss of weight of "Stock".

C. Limitations

The following limitations apply to all policy forms and endorsements:

We will not pay for loss of or damage to property, as described and limited below. In addition, we will not pay for any loss that is a consequence of loss or damage as described and limited below.

1. Steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment. But we will pay for loss of or damage to such equipment caused by or resulting from an explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

2. Hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment, other than an explosion.
3. The interior of any building or structure, or personal property in the building or structure, caused by or resulting from rain, snow, sleet, ice, sand or dust, whether driven by wind or not, unless:
 - a. The building or structure first sustains damage by a Covered Cause of Loss to its roof or walls through which the rain, snow, sleet, ice, sand or dust enters; or
 - b. The loss or damage is caused by or results from thawing of snow, sleet or ice on the building or structure.
4. "Theft" of "Electronic Data".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAUSES OF LOSS - EARTHQUAKE

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered. Words and phrases that appear in quotation marks have special meaning. Refer to Form PC 00 90 **PROPERTY CHOICE CONDITIONS AND DEFINITIONS** for definitions.

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART

A. COVERED CAUSES OF LOSS

When Causes of Loss - Earthquake is added to the Property Choice Coverage Part, Covered Causes of Loss is revised to include for designated "Scheduled Premises" and applicable coverages as indicated in the Property Choice Schedule of Premises and Coverages:

Earthquake, meaning a shaking or trembling of the earth's crust, caused by underground tectonic forces resulting in breaking, shifting, rising, settling, sinking or lateral movement or other movement.

All earthquake shocks that occur within any 168-hour period will be deemed to be a single Earthquake occurrence. The expiration of this policy will not reduce the 168-hour period.

B. EXCLUSIONS

1. Earthquake does not apply as a Covered Cause of Loss to the following Additional Coverages, found in the Property Choice Specialized Property Insurance Coverage(s) forms and/or any applicable Business Interruption Additional Coverages Form:
 - a. Dependent Properties;
 - b. Newly Acquired Premises, except as provided by this endorsement;
 - c. Unnamed Premises; or
 - d. Utility Service Interruption.
2. We will not pay for loss or damage caused directly or indirectly by Flood, as defined by the Flood Exclusion found in the Property Choice Covered Causes of Loss and Exclusions Form, even if attributable to an Earthquake.
3. This Coverage does not apply to any Earthquake occurrence that began prior to the inception of this Endorsement.

4. Under this Coverage Part, as set forth under Property Not Covered in the Property Choice Coverage Form to which this endorsement is attached, land is not covered property. Therefore, coverage under this endorsement does not include the cost of restoring or remediating land.

5. Earthquake coverage as provided by this endorsement does not apply to the following Coverage Forms even if these Coverage Forms are attached to the Property Choice Coverage Part:
 - a. Legal Liability - Building Coverage Form, PC 00 30.
 - b. Mortgageholders Errors and Omissions Coverage Form, PC 00 40.
 - c. 12 Month Business Income and Expense Coverage Form, PC 00 23.

C. DEDUCTIBLE

We will not pay for loss or damage in any one occurrence until the total amount of loss or damage for all coverages exceeds the applicable Deductible shown in the Property Choice Schedule of Premises and Coverages or by endorsement. We will then pay the amount of loss or damage in excess of the deductible up to the applicable Limit of Insurance.

D. LIMITS OF INSURANCE

The following is added to section **C. Limits of Insurance** of the Property Choice Coverage Form

The most we will pay for loss or damage caused by any Earthquake is:

1. The Earthquake "Policy Year" Limit of Insurance stated in the Property Choice Schedule of Premises and Coverages is the

most we will pay for all Earthquake loss or damage that occurs during any one "Policy Year", regardless of the number of premises covered under this policy, or the number of occurrences during the "Policy Year". Any amounts payable under any Coverage or Additional Coverage contained in this Coverage Part do not increase that Limit of Insurance except for Newly Acquired Property, as contained in this endorsement.

2. If two or more Earthquake "Policy Year" limits of Insurance are shown in the Property Choice Schedule of Premises and Coverages, the most we will pay under this policy in total in any one "Policy Year" is the largest Earthquake "Policy Year" limit of insurance even if the loss or damage involves more than one Earthquake "Policy Year" limit of insurance.
3. The Earthquake "Policy Year" Limit of Insurance as stated in the Property Choice Schedule of Premises and Coverages is a part of and is included in the Limit of Insurance which applies to your "Scheduled Premises" as stated in the Property Choice Schedule of Premises and Coverage. The Earthquake "Policy Year" Limit of Insurance is not an additional Limit of Insurance.

4. If a Cause of Loss (such as fire) is covered by means of an exception to the Earth Movement Exclusion, in the Property Choice Covered Causes of Loss and Exclusions Form, we will also pay for the loss or damage caused by that other Covered Cause of Loss. But the most we will pay, for the total of all loss or damage caused by the Earthquake and other Covered Cause of Loss, is the Limit of Insurance applicable to such other Covered Cause of Loss. We will **not** pay the sum of the two Limits.

5. The most we will pay for loss or damage for Newly Acquired Premises under this endorsement is \$250,000 in any one "Policy Year".

Insurance for each newly acquired premise you acquire by purchase or lease will end when any of the following first occurs:

- a. This policy expires;
- b. 180 days expire after you acquire the property;
- c. You report values to us; or
- d. The property is more specifically insured.

We will charge you additional premium for values reported from the date you acquire the property

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EQUIPMENT BREAKDOWN ACCIDENT DEDUCTIBLE OPTIONS

(Equipment Breakdown)

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART

1. Dollar Deductible Usage

A deductible stated as a dollar amount applies to all loss or damage as provided by the Additional Coverage - Equipment Breakdown unless one or more of the deductibles described in **2.**, **3.**, and/or **4.** is indicated in the Property Choice - Schedule of Premises and Coverages.

2. Percentage of Loss

If Percentage of Loss is stated in the Property Choice - Schedule of Premises and Coverages, the following is added as respects the Coverage Extension – Spoilage.

A deductible is calculated separately for and applies separately to the Coverage Extension – Spoilage.

We will not pay for loss or damage until the amount of loss or damage exceeds the applicable deductible. We will then pay the amount of loss or damage in excess of that deductible up to the applicable Limit of Insurance.

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage as shown in the Property Choice - Schedule of Premises and Coverages, of the loss or damage.

However: If a minimum deductible is also shown in the Property Choice - Schedule of Premises and Coverages the least we will deduct in any one loss is the minimum deductible.

EXAMPLE

An Equipment Breakdown Accident to Equipment Breakdown Property results in the spoilage of perishable goods in the amount of \$40,000

Percentage of Loss Deductible is: 10%

\$5,000 Minimum Deductible applies.

$\$40,000 \times .10 = \$4,000$ Percentage of Loss Deductible – However: \$5,000 minimum deductible applies.

Loss payment calculation:

$\$40,000 - \$5,000 = \$35,000$. This is the most we will pay in this example.

3. Time Deductible

If Time Deductible is stated in the Property Choice - Schedule of Premises and Coverages for Equipment Breakdown, the following replaces Paragraph D. Deductible in the Business Interruption Coverage Forms:

With respect to Equipment Breakdown Accident we will not be liable for any loss occurring during the specified number of hours immediately following the Equipment Breakdown Accident.

4. Average Daily Value

If Average Daily Value is stated in the Property Choice - Schedule of Premises and Coverages for Equipment Breakdown, the following replaces Paragraph D. Deductible in the Business Interruption Forms:

With respect to Equipment Breakdown Accident we will not be liable for that portion of any loss that is within the Average Daily Value. The Average Daily Value will be calculated as follows:

The Average Daily Value will be the Business Income (as defined in any Business Income coverage form that is part of this policy) that would have been earned or incurred had no Equipment Breakdown Accident occurred during the period of interruption of business divided by the number of working days in that period. No reduction shall be made for Business Income not being earned or incurred or in the number of working days,

because of the Equipment Breakdown Accident or any other scheduled or unscheduled shutdowns during the Period of Restoration. The Average Daily Value applies to all locations included in the valuation of the loss.

The number indicated in the Property Choice - Schedule of Premises and Coverages shall be multiplied by the Average Daily Value as determined above. The result shall be used as the applicable deductible.

EXAMPLE

Business is interrupted, partially or completely for 5 days.

If there had been no Equipment Breakdown the total Business Income (Net Income plus continuing expenses) for those 5 days would have been = \$100,000.

The Equipment Breakdown Business Income deductible is: 2 times Average Daily Value

Step 1: $\$100,000 / 5 = \$20,000$ Average Daily Value

Step 2: $\$20,000$ (Average Daily Value) \times 2 (times Average Daily Value) = $\$40,000$ Equipment Breakdown Business Income deductible.

Loss Payment Calculation:

$\$100,000 - \$40,000 = \$60,000$. This is the most we will pay in this example.

5. Equipment Breakdown Deductibles

The following replaces item D. DEDUCTIBLE found in the Property Choice Coverage Form:

- a. We will not pay for loss or damage until the amount of loss or damage exceeds the applicable deductible. We will then pay the amount of loss or damage in excess of that deductible up to the applicable Limit of Insurance.
- b. If any of the Deductibles as described in this endorsement apply each deductible will be applied separately at the time of the loss.
- c. If deductibles vary by type of Equipment Breakdown Property and more than one type of equipment is involved in any one Equipment Breakdown Accident, the largest deductible for each coverage (for example Business Income/Extra Expense, Spoilage or all other Equipment Breakdown) will apply.

6. Definition

The term Production Equipment may be used in the Equipment Breakdown Deductible as stated in the Property Choice - Schedule of Premises and Coverages. Production Equipment means any machine or apparatus that processes or produces a product intended for eventual sale. However, Production Equipment does not mean any fired or unfired pressure vessel other than a cylinder containing a movable plunger or piston.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY CHOICE - CAUSE OF LOSS - EQUIPMENT BREAKDOWN

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Form PC 00 90 **PROPERTY CHOICE CONDITIONS AND DEFINITIONS** for definitions.

A. COVERED CAUSE OF LOSS - EQUIPMENT BREAKDOWN

The definition of Covered Causes of Loss includes Equipment Breakdown Accident to Equipment Breakdown Property, as defined and limited below:

1. Equipment Breakdown

a. Equipment Breakdown Accident means direct physical loss or direct physical damage as follows:

- (1) Mechanical breakdown, including rupture or bursting caused by centrifugal force;
- (2) Artificially generated electric current, including electric arcing, that disturbs electrical devices, appliances or wires;
- (3) Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control;
- (4) Loss or damage to steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment; or
- (5) Loss or damage to hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment.

b. Equipment Breakdown Property means property:

- (1) that generates, transmits or utilizes energy, including electronic

communications and data processing equipment; or

- (2) which, during normal usage, operates under vacuum or pressure, other than the weight of its contents.

Equipment Breakdown Property may utilize conventional design and technology or new or newly commercialized design and technology.

c. The following is not Equipment Breakdown Property:

- (1) Any structure, foundation, cabinet, or compartment;
- (2) Any insulating or refractory material;
- (3) Any sewer piping, any underground vessels or piping, any piping forming a part of a sprinkler system or water piping other than boiler feedwater piping, boiler condensate return piping or water piping forming a part of a refrigerating or air conditioning system;
- (4) Any draglines, excavation or construction equipment;
- (5) Any equipment manufactured by you for sale;
- (6) Any satellite, or any equipment mounted on a satellite; or
- (7) Any vehicle or any equipment mounted on a vehicle. As used here, vehicle means any machine or apparatus that is used for transportation or moves under its own power. Vehicle includes, but is not

limited to, car, truck, bus, trailer, train, aircraft, spacecraft, watercraft, forklift, bulldozer, tractor or harvester. However, any property that is stationary, permanently installed at a "Scheduled Premises" and that receives electrical power from an external power source will not be considered a vehicle.

d. Limit of Insurance: The most we will pay in any one Equipment Breakdown Accident to Equipment Breakdown Property is the lesser of the applicable Limit of Insurance for:

- (1) Building and Business Personal Property or Business Interruption as shown in the Property Choice Schedule of Premises and Coverages or
- (2) Equipment Breakdown Limit of Insurance as shown in the Property Choice Schedule of Premises and Coverages.

2. Equipment Breakdown Coverage Extensions

The following Coverage Extensions apply to loss or damage to Covered Property caused by or resulting from an Equipment Breakdown Accident to Equipment Breakdown Property:

a. CFC Refrigerants

We will pay for the additional costs to repair or replace Covered Property beyond what would have been necessary had no refrigerant containing CFC (chlorinated fluorocarbon) substances been involved in the Equipment Breakdown Accident.

The most we will pay for each occurrence of covered loss or damage under this Coverage Extension is the CFC Refrigerants Limit of Insurance stated in the Property Choice Schedule of Premises and Coverages, but not more than the least amount to:

- (1) Repair the damaged property and replace any lost CFC refrigerant;
- (2) Repair the damaged property, retrofit the system to accept a non-CFC refrigerant and charge the system with a non-CFC refrigerant; or
- (3) Replace the system with one using a non-CFC refrigerant.

This Coverage Extension is included within the Covered Property Limit of Insurance.

b. Hazardous Substances

We will pay for the additional costs to repair or replace Covered Property

beyond what would have been necessary had the Equipment Breakdown Accident not caused contamination by a Hazardous Substance. This includes the additional expenses to clean up or dispose of such property.

As used in this Coverage Extension, Hazardous Substance means any substance that has been declared to be hazardous to health by a governmental agency.

The most we will pay for each occurrence of covered loss or damage under this Coverage Extension is the Hazardous Substances Limit of Insurance stated in the Property Choice Schedule of Premises and Coverages.

This Coverage Extension is included within the Covered Property Limit of Insurance.

c. Spoilage

We will pay for your loss of perishable goods due to:

- (1) Spoilage; or
- (2) Contamination caused by the release of refrigerants, including but not limited to ammonia; caused by or resulting from an Equipment Breakdown Accident to Equipment Breakdown Property located at the premises.

We will not pay for loss or damage as a result of your failure to use all reasonable means to protect the perishable goods from damage following an Equipment Breakdown Accident.

We will also pay any necessary expenses you incur to reduce the amount of loss under this coverage. We will pay for such expenses to the extent that they do not exceed the amount of loss that otherwise would have been payable under this coverage.

If you are unable to replace the perishable goods before its anticipated sale, the amount of our payment will be determined on the basis of the sales price of the perishable goods at the time of the Equipment Breakdown Accident, less discounts and expenses you otherwise would have had. Otherwise our payment will be determined in accordance with the Valuation condition.

As used in this Coverage Extension, perishable goods means personal property maintained under controlled conditions for its preservation, and susceptible to loss or damage if the controlled conditions change.

The most we will pay for in any one occurrence under this Coverage Extension is the Causes of Loss Equipment Breakdown Spoilage Limit of Insurance as stated in the Property Choice Schedule of Premises and Coverages.

This is included within the Covered Property Limit of Insurance.

d. Expediting Expenses

(Related to Equipment Breakdown)

(1) In the event of a loss or damage caused by or resulting from an Equipment Breakdown Accident to Equipment Breakdown Property at "Scheduled Premises", "Newly Acquired Premises", and "Unnamed Premises", we will pay for the reasonable and necessary additional expenses you incur to:

- (a) Make temporary repairs;
- (b) Expedite permanent repair or replacement of damaged property; or
- (c) Provide training on replacement machines or equipment.

(2) This includes overtime wages, the extra cost of express or other rapid means of transportation, and expenses to bring computer systems back to operational status.

(3) The most we will pay under this Coverage Extension is the applicable limit of insurance as shown in Property Choice Schedule of Premises and Coverages - Causes Of Loss - Equipment Breakdown Expediting Expenses. This is an additional amount of insurance.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CLOUD COMPUTING COVERAGE

This Endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART

A. Property Choice - Specialized Property Insurance Coverages endorsement is revised as follows:

1. LOSS OF OR DAMAGE TO ELECTRONIC DATA AT CLOUD COMPUTING FACILITY

a. The following is added to Section A. Additional Coverages - Unnamed Premises:

We will pay for loss or damage to your "Electronic Data" caused by or resulting from a Covered Cause of Loss while at a Cloud Computing facility located anywhere in the world. A Cloud Computing facility means a facility operated by a Cloud Computing provider with whom you have a written contract.

b. With respect to the coverage provided under this Cloud Computing provision:

(1) Unnamed Premises includes the premises of a Web Site, Communications or Internet Services provider.

(2) The Coverage Territory General Condition found in the Property Choice Conditions and Definitions form does not apply.

(3) This is the only insurance that applies to loss or damage to your "Electronic Data" at Cloud Computing facilities.

2. LIMIT OF INSURANCE

a. The most we will pay for loss or damage in any one occurrence regardless of the types or number of Cloud Computing facilities or Causes of Loss involved is the Limit of Insurance shown in the applicable Property Choice - Specialized Property Insurance Coverages endorsement: Additional Coverage: Unnamed Premises: At all Unnamed Premises: Business Personal Property.

b. Refer to any optional Covered Cause(s) of Loss endorsement that is attached to this Coverage Part for an applicable "Policy Year" Limit of Insurance.

B. If a Limit of Insurance is shown in the Property Choice Schedule of Premises and Coverages for Business Income, Rental Income or Extra Expense Coverage then the following applies:

The Additional Coverage - Unnamed Premises found in the following endorsements:

Property Choice Business Income and Extra Expense - Additional Coverages;

Property Choice Business Income - Additional Coverages;

Property Choice Professional Business Income - Additional Coverages;

Property Choice 12 Month Business Income - Additional Coverages;

Property Choice Rental Income - Additional Coverages; or

Property Choice Extra Expense - Additional Coverages;

is revised as follows:

1. BUSINESS INCOME, RENTAL INCOME OR EXTRA EXPENSE DUE TO LOSS OF OR DAMAGE TO ELECTRONIC DATA AT CLOUD COMPUTING FACILITY

a. The following is added to Additional Coverage - Unnamed Premises:

We will pay for the actual loss of Business Income, Rental Income or Extra Expense you incur, if applicable due to loss or damage to your "Electronic Data", caused by or resulting from a Covered Cause of Loss while at a Cloud Computing facility located anywhere in the world. A Cloud Computing facility means a facility operated by a Cloud Computing provider with whom you have a written contract.

- b. With respect to the coverage provided under this Cloud Computing provision:
- (1) Unnamed Premises includes the premises of a Web Site, Communications or Internet Services provider.
 - (2) The Coverage Territory General Condition found in the Property Choice Conditions and Definitions form does not apply.
 - (3) This is the only insurance that applies to the actual loss of Business Income, Rental Income or Extra Expense, if applicable, due to loss or damage to your "Electronic Data" at Cloud Computing facilities.
- c. We will not pay for any loss of Business Income or Rental Income until the necessary interruption of your business operations exceeds 12 hours (unless a different Waiting Period for this Coverage is indicated in the Property Choice Schedule of Premises or

Coverages or by endorsement applicable to Unnamed Premises). We will not pay for any loss of Business Income or Rental Income you sustain in any one occurrence during such time period. This Waiting Period does not apply to Extra Expense.

2. LIMIT OF INSURANCE

- a. The most we will pay for the actual loss of Business Income or Rental Income sustained or Extra Expense incurred in any one occurrence regardless of the types or number of Cloud Computing facilities involved is the Limit of Insurance shown in the applicable Property Choice Business Income or Rental Income or Extra Expense - Additional Coverage - Unnamed Premises.
- b. Refer to any optional Covered Cause(s) of Loss endorsement that is attached to this Coverage Part for an applicable "Policy Year" Limit of Insurance.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

APPLICATION OF WINDSTORM OR HAIL DEDUCTIBLES

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE FORM

A. The following is added to Deductible section of the Property Choice Coverage Form:

We will apply the applicable Windstorm or Hail Deductible as stated in the Property Choice Schedule of Premises and Coverages to each "Scheduled Premises" where the direct physical damage or direct physical loss occurred regardless of the number of "Scheduled Premises" involved in any one occurrence.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - BUSINESS INCOME

(BUSINESS INCOME)

This endorsement modifies insurance provided under the following:

BUSINESS INCOME COVERAGE FORMS

The following exclusion applies to the "Scheduled Premises" stated for **Business Income Exclusion** in the Property Choice - Schedule of Premises and Coverages.

Coverage under any applicable Business Income Coverage Form does not apply to loss caused by or resulting from a Covered Cause of Loss at the specified "Scheduled Premises". This includes loss at other premises which are interdependent with the designated "Scheduled Premises".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL - BUSINESS INCOME WAITING PERIOD

This endorsement modifies insurance under the following:

**PROPERTY CHOICE SPECIAL BUSINESS INCOME COVERAGE FORM
PROPERTY CHOICE BUSINESS INCOME COVERAGE FORM
PROPERTY CHOICE PROFESSIONAL BUSINESS INCOME COVERAGE FORM
PROPERTY CHOICE 12 MONTH BUSINESS INCOME COVERAGE FORM
PROPERTY CHOICE BUSINESS INCOME ADDITIONAL COVERAGES
PROPERTY CHOICE COVERED CAUSES OF LOSS AND EXCLUSIONS FORM**

Schedule Information if not stated below, is stated in the Property Choice Schedule of Premises and Coverages

SCHEDULE

Scheduled Premises Number	Waiting Period: Number of Hours

A. The following is added to **COVERAGE:**

1. As respects Coverage for Business Income, the Period of Restoration will begin after the number of hours as indicated in the above Schedule after the time of direct physical loss or direct physical damage caused by or resulting from Windstorm or Hail at the above Scheduled Premises.
2. The waiting periods as respects Business Income - Additional Coverages: Civil Authority, Dependent Properties and Utility Service Interruption are also revised to the Waiting Period Number of Hours shown above.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLES

This Endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART

The Windstorm or Hail Deductible, as shown in the Property Choice Schedule of Premises and Coverages, and as set forth in this endorsement, applies to covered loss or damage to Covered Property caused directly or indirectly by Windstorm or Hail. This Deductible applies to each occurrence of Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage. If loss or damage from a covered weather condition other than Windstorm or Hail occurs, and that loss or damage would not have occurred but for the Windstorm or Hail, such loss or damage shall be considered to be caused by Windstorm or Hail and therefore part of the Windstorm or Hail occurrence.

With respect to Covered Property at a premises identified in the Property Choice Schedule of Premises and Coverages, no other deductible applies to Windstorm or Hail.

The Windstorm or Hail Deductible applies whenever there is an occurrence of Windstorm or Hail.

Nothing in this endorsement implies or affords coverage for any loss or damage that is excluded under the terms of the Water Exclusion or any other exclusion in this policy. If this policy is endorsed to cover Flood under the Causes of Loss - Flood Endorsement, a separate Flood Deductible applies to loss or damage attributable to Flood, in accordance with the terms of that endorsement or policy.

As used in this endorsement, the terms "specific insurance" and "blanket insurance" have the following meanings: Specific insurance covers each item of insurance (for example, each building or personal property in a building) under a separate Limit of Insurance. Blanket insurance covers two or more items of insurance (for example, a building and personal property in that building, or two buildings)

under a single Limit of Insurance. Items of insurance and corresponding Limit(s) of Insurance are shown in the Property Choice Schedule of Premises and Coverages.

WINDSTORM OR HAIL DEDUCTIBLE CLAUSE

A. All Policies

1. A Deductible is calculated separately for, and applies separately to:
 - a. Each building, that sustains loss or damage;
 - b. The business personal property at each building, at which there is loss or damage to business personal property;
 - c. Business Personal property in the open.

If there is damage to both a building and personal property in that building, separate deductibles apply to the building and to the personal property.
2. We will not pay for loss or damage until the amount of loss or damage exceeds the applicable Deductible. We will then pay the amount of loss or damage in excess of that Deductible, up to the applicable Limit of Insurance.
3. When property is covered under the Additional Coverages for Newly Acquired or New Construction at "Scheduled Premises" or Unnamed Premises: In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage of the value(s) of the property at time of loss. The applicable percentage for Newly Acquired or New Construction at "Scheduled Premises" or Constructed Property is the highest percentage shown in

the Property Choice - Schedule of Premises and Coverages for any "Scheduled Premises".

B. Calculation Of The Deductible - Specific Insurance

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage (%) (as shown in the Property Choice Schedule of Premises and Coverages) of the Limit(s) of Insurance applicable to the property that has sustained loss or damage.

C. Calculation Of The Deductible - Blanket Insurance

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage (%) (as shown in the Property Choice Schedule of Premises and Coverages) of the value(s) of the property that has sustained loss or damage. The value(s) to be used are those shown in the most recent

Statement of Values on file with us. If the statement of values does not provide the value of each Building and the value of Business Personal Property at each building or premises, we will determine individual values as a part of the total reported values prior to application of the Percentage Deductible.

D. When stated in the Property Choice Schedule of Premises and Coverages, the following is applicable to Property Choice Business Income:

We will only pay for loss you sustain after the first number of consecutive hours indicated in the Property Choice Schedule of Premises and Coverages, after direct physical loss or direct physical damage caused by or resulting from Windstorm or Hail. We will then pay the amount of loss in excess of the Waiting Period up to the Limit of Insurance.

The Percentage Deductible does not apply to the Business Income loss.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED STORM DEDUCTIBLE

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE FORM

Schedule information if not stated here, will be stated in the Property Choice - Schedule of Premises and Coverages.

SCHEDULE

**"Scheduled
Premises" No.**

**Named Storm
Percentage (%) Deductible**

**Business Income Waiting Period
(Number of Hours)**

The following changes apply only to the "Scheduled Premises" stated for Named Storm Percentage (%) Deductible in the above SCHEDULE. No other deductible will apply to windstorm at these "Scheduled Premises".

The Named Storm Percentage Deductible stated in the above SCHEDULE applies to direct physical loss of or damage to Covered Property caused directly or indirectly by a Named Storm, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage. If direct physical loss or damage from a covered weather condition other than a Named Storm occurs, and that loss or damage would not have occurred but for the Named Storm, such loss or damage shall be considered part of the Named Storm occurrence.

The Named Storm Percentage Deductible applies whenever there is an occurrence of the Named Storm.

If a windstorm is not declared a Named Storm and there is loss or damage to Covered Property, the applicable deductible is the same deductible that applies to Fire.

Named Storm Definition: Under the terms of this endorsement, a Named Storm is a weather-related event involving wind that has been assigned a formal name by the National Hurricane Center, National Weather Service, World Meteorological Association, or any other generally recognized scientific or meteorological association that provides formal names for public use and reference. A Named Storm includes hurricanes, tropical depressions, and

tropical storms. A Named Storm begins at the time a Watch or Warning is issued by any of the aforementioned entities for the area in which the affected premises are located, and ends 72 hours after the termination of the last Watch or Warning issued for that area by the same entity.

A. NAMED STORM PERCENTAGE DEDUCTIBLE CLAUSE

We will not pay for loss or damage until the amount of loss or damage exceeds the applicable Deductible. We will then pay the amount of loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

This Deductible is calculated separately for, and applies separately to:

1. Each building, if two or more buildings sustain loss or damage;
2. Each building and the personal property in that building, if both sustain loss or damage;
3. Personal property at each building, if personal property at two or more buildings sustains loss or damage;
4. Personal property in the open.

B. DETERMINING AMOUNT OF DEDUCTIBLE

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to the percentage as stated in the above SCHEDULE applicable to the value of the damaged property at the time of loss.

In any one occurrence of a Named Storm, the total deductible for all covered Named Storm losses will not be less than \$1000.

C. BUSINESS INCOME WAITING PERIOD

When a number of hours is stated in the above SCHEDULE for Business Income Waiting Period the following is applicable to Property Choice Business Income:

We will only pay for loss you sustain after the first number of consecutive hours indicated in the above SCHEDULE after direct physical loss of or direct physical damage to property at a "Scheduled Premise" caused by or resulting from a Named Storm. We will then pay the amount of loss in excess of the Waiting Period up to applicable the Limit of Insurance.

QUICK REFERENCE

BUSINESS CRIME

Property Choice Common Crime Coverages Form

A. Insuring Agreements	j. Other Insurance
B. Additional Coverage – Claim Expense	k. Ownership of Property; Interests Covered
C. Limit of Insurance	l. Policy Bridge – Discovery Replacing Loss Sustained
D. Deductible	m. Records
E. Exclusions	n. Recoveries
F. Crime Common Conditions	o. Territory
1. Conditions applicable to all Insuring Agreements	p. Transfer of Your Rights of Recovery Against Others to Us
a. Additional Premises or Employees	q. Valuation - Settlement
b. Concealment, Misrepresentation or Fraud	2. Conditions Applicable to Insuring Agreement A.1. Employee Theft.
c. Consolidation – Merger or Acquisition	3. Conditions Applicable to Insuring Agreement A.2. Forgery or Alteration.
d. Cooperation	4. Condition Applicable To Insuring Agreement A.4. Outside the Premises – Theft of Money and Securities.
e. Duties in the Event of Loss	5. Conditions Applicable To Insuring Agreement A.5. Computer Fraud.
f. Employee Benefit Plan(s)	
g. Extended Period to Discover Loss	
h. Joint Insured	
i. Legal Action Against Us	
	G. Definitions

PROPERTY CHOICE COMMON CRIME COVERAGES FORM (BUSINESS CRIME)

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is or is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section **G. Definitions**.

A. INSURING AGREEMENTS

Coverage is provided under the following INSURING AGREEMENTS for which a corresponding Limit of Insurance is shown in the Property Choice Schedule of Premises and Coverages, or Endorsements and applies to loss which is to your financial detriment and that you sustain resulting directly from an "occurrence" taking place at any time which is "discovered" by you during the Policy Period shown in the Property Choice Declarations or during the period of time provided in the Extended Period To Discover Loss - CRIME COMMON CONDITION **F.1.g.**:

1. Employee Theft

We will pay for loss of or damage to "money", "securities" and "other property" resulting directly from "theft" committed by an "employee", whether identified or not, acting alone or in collusion with other persons.

For the purposes of this Insuring Agreement, "theft" shall also include forgery.

2. Forgery or Alteration

a. We will pay for loss resulting from "forgery" or alteration of checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in "money" that are:

- (1) Made or drawn by or drawn upon you; or
- (2) Made or drawn by one acting as your agent;

or that are purported to have been so made or drawn.

For the purposes of this Insuring Agreement, a substitute check as defined in the Check Clearing for the 21st Century Act shall be treated the same as the original it replaced.

b. If you are sued for refusing to pay any instrument covered in Paragraph **2. a.** above, on the basis that it has been forged

or altered, and you have our written consent to defend against the suit, we will pay for any reasonable legal expenses you incur and pay in that defense. The amount that we will pay is in addition to the limit of Insurance applicable to this Insuring Agreement.

3. Inside the Premises - Theft of Money and Securities

- a. We will pay for loss of "money" and "securities" inside the "premises" or "banking premise" resulting from "theft", disappearance or destruction.
- b. We will pay for loss from damage to the "premises" or its exterior resulting directly from an actual or attempted "theft" of "money" and "securities", if you are the owner of the "premises" or are liable for damage to it.
- c. We will pay for loss of or damage to a locked safe, vault, cash register, cash box or cash drawer located inside the "premises" resulting directly from an actual or attempted "theft" of or unlawful entry into those containers.

4. Outside the Premises - Theft of Money and Securities

We will pay for loss of "money" and "securities" outside the "premises" in the care and custody of a "messenger" or an armored motor vehicle company resulting directly from "theft", disappearance or destruction.

5. Computer and Funds Transfer Fraud

We will pay for loss of or damage to "money", "securities", and "other property" resulting directly from: the use of any computer to fraudulently cause:

- a. A transfer of that property from inside the "premises" or "banking premises":
 - (1) To a person (other than a "messenger") outside those "premises"; or

(2) To a place outside those "premises".

- b. The loss of "funds" resulting directly from a "fraudulent instruction" directing a financial institution to transfer, pay or deliver "funds" from your "transfer account".

6. Money Orders and Counterfeit Paper Currency

We will pay for loss resulting directly from your having accepted in good faith, in exchange for merchandise, "money" or services:

- a. Money orders issued by any post office, express company or bank that are not paid upon presentation; or
- b. "Counterfeit" paper currency that is acquired during the regular course of business.

7. Deception Fraud

We will pay for loss to "money", "securities" and "other property" when you, or anyone to whom you have entrusted "money", "securities" and "other property", voluntarily parts with such "money", "securities" and "other property" due to any fraudulent scheme, trick, device or false pretense.

B. ADDITIONAL COVERAGE - CLAIM EXPENSE

- 1. In the event of covered loss or damage we will pay for reasonable expenses incurred by you at our specific request to assist us in:
 - a. The investigation of a claim or suit; or
 - b. The determination of the amount of loss, such as taking inventory or auditing business records.
- 2. The most we will pay in any one occurrence is \$10,000. This is an additional amount of insurance.

C. LIMIT OF INSURANCE

The most we will pay for loss in any one "occurrence" is the applicable Limit of Insurance shown in the Declarations, Schedules or Endorsements.

Regardless of the number of years this insurance remains in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.

If any loss is covered under more than one Insuring Agreement or Coverage, the most we will pay for such loss shall not exceed the largest Limit of Insurance available under any one of those Insuring Agreements or Coverages.

D. DEDUCTIBLE

We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the applicable Deductible Amount shown in the Declarations, Schedules or Endorsements. We will then pay for the amount of loss in excess of the Deductible

amount, up to the Limit of Insurance. In the event that more than one Deductible Amount could apply to the same loss, only the highest Deductible Amount will be applied.

E. EXCLUSIONS

1. EXCLUSIONS APPLICABLE TO ALL INSURING AGREEMENTS

This insurance does not apply to:

a. Acts Committed By You, Your Partners Or Your Members

Loss resulting from "theft" or any other dishonest act committed by:

- (1) You; or
- (2) Any of your partners or "members"; whether acting alone or in collusion with other persons.

b. Acts Of Employees Learned Of By You Prior To The Policy Period

Loss caused by an "employee" if the "employee" had also committed "theft" or any other dishonest act prior to the effective date of this insurance and you or any of your partners, "members", "managers", officers, directors or trustees, not in collusion with the "employee", learned of that "theft" or dishonest act prior to the Policy Period shown in the Declarations.

c. Acts Of Employees, Managers, Directors, Trustees Or Representatives

Loss resulting from "theft" or any other dishonest act committed by any of your "employees", "managers", directors, trustees or authorized representatives:

- (1) Whether acting alone or in collusion with other persons; or
- (2) While performing services for you or otherwise;

except when covered under Insuring Agreement **A.1. Employee Theft**.

d. Confidential Information

Loss resulting from:

- (1) The unauthorized disclosure of your confidential information including, but not limited to, patents, trade secrets, processing methods or customer lists; or
- (2) The unauthorized use or disclosure of confidential information of another person or entity which is held by you including, but not limited to, financial information, personal information, credit card information or similar non-public information.

e. Governmental Action

Loss resulting from seizure or destruction of property by order of governmental authority.

f. Indirect Loss

Loss that is an indirect result of any act or occurrence covered by this insurance including, but not limited to, loss resulting from:

- (1) Your inability to realize income that you would have realized had there been no loss of or loss from damage to property. Any Business Income Coverage Form or Extra Expense Coverage Form that is attached to this policy does not apply.
- (2) Payment of damages of any type for which you are legally liable.
- (3) Payment of costs, fees or other expenses you incur in establishing either the existence or the amount of loss under this insurance, except as provided above in Section **B. ADDITIONAL COVERAGE - CLAIM EXPENSE**.

g. Legal Fees, Costs And Expenses

Fees, costs and expenses incurred by you which are related to any legal action except when covered under insuring Agreement **A. 2. Forgery or Alteration**.

h. Nuclear Hazard

Loss resulting from nuclear reaction, nuclear radiation or radioactive contamination, or any related act or incident.

i. "Pollutants and Contaminants"

We will not pay for loss or damage caused by, resulting from, arising out of, or in any way related to the discharge, dispersal, seepage, migration, release or escape of "Pollutants and Contaminants".

Pollutants and Contaminants as used in this exclusion means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemical and waste, or any other material which causes or threatens to cause physical loss, damage, impurity to property, unwholesomeness, undesirability, loss of marketability, loss of use of property or which threatens human health or welfare. Waste includes materials to be recycled, reconditioned or reclaimed.

j. War and Similar Actions

Loss resulting from war, whether or not declared, warlike action, insurrection, rebellion or revolution, or any related act or incident.

2. ADDITIONAL EXCLUSIONS APPLICABLE TO EMPLOYEE THEFT

Insuring agreement **A.1. Employee Theft** does not apply to:

a. Inventory Shortages

Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

- (1) An inventory computation; or
- (2) A profit or loss computation.

However, were you to establish wholly apart from such computations that you have sustained a loss, then you may offer your inventory records and actual physical count of inventory in support of the amount claimed.

b. Trading

Loss resulting directly or indirectly from trading, whether in your name or in a genuine or fictitious account.

c. Warehouse Receipts

Loss resulting from fraudulent or dishonest signing, issuing, canceling or failing to cancel, a warehouse receipt or any papers connected with it.

3. ADDITIONAL EXCLUSIONS APPLICABLE TO A.3. INSIDE THE PREMISES - THEFT OF MONEY AND SECURITIES - AND A.4. OUTSIDE THE PREMISES - THEFT OF MONEY AND SECURITIES

Insuring Agreements **A.3. Inside the Premises - Theft of Money and Securities** - and **A.4. Outside the Premises - Theft of Money and Securities**, do not apply to:

a. Accounting Or Arithmetic Errors Or Omissions

Loss resulting from accounting or accounting or arithmetical errors or omissions.

b. Exchanges or Purchases

Loss resulting from the giving or surrendering of property in any exchange or purchase.

c. Fire

Loss or damage resulting from fire, however caused, except:

- (1) Loss of or damage to "money" and "securities"; and

(2) Loss from damage to a safe or vault.

d. Money Operated Devices

Loss of property contained in any money operated device unless the amount of "money" deposited in it is recorded by a continuous recording instrument in the device.

e. Motor Vehicles Or Equipment And Accessories

Loss of or damage to motor vehicles, trailers or semi-trailers or equipment and accessories attached to them.

f. Transfer or Surrender Of Property

(1) Loss of or damage to property that has been transferred or surrendered to a person or place outside the "premises" or "banking premises":

- (a) On the basis of unauthorized instructions; or
- (b) As a result of a threat to do bodily harm to any person; or
- (c) As a result of a threat to do damage to any property; or
- (d) As a result of a threat to introduce a denial of service attack into your computer system; or
- (e) As a result of a threat to introduce a virus or other malicious instruction into your computer system which is designed to damage, destroy or corrupt data or computer programs stored within your computer system; or
- (f) As a result of a threat to contaminate, pollute or render substandard your products or goods; or
- (g) As a result of a threat to disseminate, divulge or utilize:
 - (i) Your confidential information; or
 - (ii) Weaknesses in the source code within your computer system.

(2) But, this Exclusion does not apply under Insuring Agreement **A.4. Outside the Premises - Theft of Money and Securities** to loss of "money", or "securities" while outside the "premises" in the care and custody of a "messenger" if you:

- (a) Had no knowledge of any threat at the time the conveyance began; or

- (b) Had knowledge of a threat at the time the conveyance began, but the loss was not related to the threat.

g. Vandalism

Loss from damage to the "premises" or its exterior, or to any safe, vault, cash register, cash box, cash drawer or "other property" by vandalism or malicious mischief.

h. Voluntary Parting of Title to or Possession of Property

Loss resulting from your, or anyone acting on your express or implied authority, being induced by any dishonest act to voluntarily part with title to or possession of any property.

4. ADDITIONAL EXCLUSIONS APPLICABLE TO COMPUTER AND FUNDS TRANSFER FRAUD

Insuring Agreement **A.5. Computer and Funds Transfer Fraud** does not apply to:

a. Credit Card Transactions

Loss resulting from the use or purported use of credit, debit, charge, access, convenience, identification, stored-value or other cards or the information contained on such cards.

b. Inventory Shortages

Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

- (1) An inventory computation; or
- (2) A profit or loss computation.

5. ADDITIONAL EXCLUSIONS APPLICABLE TO DECEPTION FRAUD

Insuring Agreement **A.7. Deception Fraud** does not cover:

Loss of "money", "securities" and "other property" when the person committing the fraudulent scheme, trick, device or false pretense is an "employee".

F. CRIME COMMON CONDITIONS

The following Conditions apply in addition to the Common Policy Conditions:

1. Conditions applicable to all Insuring Agreements

a. Additional Premises Or Employees

If, while this insurance is in force, you establish any additional "premises" or hire additional "employees", other than through consolidation or merger with, or purchase or acquisition of assets or liabilities of,

another entity, such "premises" and "employees" shall automatically be covered under this insurance. Notice to us of an increase in the number of "premises" or "employees" need not be given and no additional premium need be paid for the remainder of the Policy Period shown in the Property Choice Declarations.

b. Concealment, Misrepresentation Or Fraud

This insurance is void in any case of fraud by you as it relates to this insurance at any time. It is also void if you or any other Insured, at any time, intentionally conceal or misrepresent a material fact concerning:

- (1) This insurance;
- (2) The property covered under this insurance;
- (3) Your interest in the property covered under this insurance; or
- (4) A claim under this insurance.

c. Consolidation - Merger or Acquisition

If through consolidation or merger with, or purchase or acquisition of assets or liabilities of, some other entity, any additional persons who become "Employees" or you acquire the use and control of any additional premises:

- (1) You must give us written notice and obtain our written consent to extend this insurance to such additional "employees" or "premises". We may condition our consent upon payment of an additional premium; but
- (2) For the first 90 days after the effective date of such consolidation, merger or purchase or acquisition of assets or liabilities, the coverage provided by this insurance shall apply to such consolidated or merged entity or such purchased or acquired assets or liabilities, provided that all "occurrences" causing or contributing to a loss involving such consolidation, merger or purchase or acquisition of assets or liabilities, must take place after the effective date of such consolidation, merger or purchase or acquisition of assets or liabilities.

d. Cooperation

You must cooperate with us in all matters pertaining to this insurance as stated in its terms and conditions.

e. Duties in the Event of Loss

After you discover a loss or a situation that may result in loss of or damage to

"money", "securities" or "other property" you must:

- (1) Notify us as soon as possible. If you have reason to believe that any loss (except for loss covered under Insuring Agreements **A.1. Employee Theft** or **A.2. Forgery or Alteration**) involves a violation of a law you must also notify the local law enforcement authorities.
- (2) Submit to examination under oath at our request and give us a signed statement of your answers.
- (3) Produce for our examination all pertinent records.
- (4) Give us a detailed, sworn proof of loss within 120 days from when we request the information.
- (5) Cooperate with us in the investigation and settlement of any claim.

f. Employee Benefit Plan(s)

- (1) The "employee benefit plan(s)" shown in the Declarations, Schedules or endorsements are included as Insureds under Insuring agreement **A.1. Employee Theft**.
- (2) If any "employee benefit plan(s)" is insured jointly with any other entity under this insurance, you or the Plan Administrator must select a Limit of Insurance for Insuring Agreement **A.1. Employee Theft** that is sufficient to provide a limit of Insurance for each Plan that is at least equal to that required if each Plan were separately insured.
- (3) With respect to losses sustained or "discovered" by any such Plan, Insuring Agreement **A.1. Employee Theft** is replaced by the following:
We will pay for loss of or damage to "funds" and "other property" resulting directly from fraudulent or dishonest acts committed by an "employee", whether identified or not, acting alone or in collusion with other persons.
- (4) If the first Named Insured is an entity other than a Plan, any payment we make to that Insured for loss sustained by any Plan will be held by that Insured for the use and benefit of the Plan(s) sustaining the loss.
- (5) If two or more Plans are insured under this insurance, any payment we make for loss:
 - (a) Sustained by two or more Plans;
or

(b) of commingled "funds" or "other property" of two or more Plans; that arises out of one "occurrence", is to be shared by each Plan sustaining loss in the proportion that the Limit of Insurance required for each Plan bears to the total Limits of Insurance of all plans sustaining loss.

- (6) The Deductible Amount applicable to Insuring agreement **A.1. Employee Theft** does not apply to loss sustained by any "employee benefit plan(s)".

g. Extended Period To Discover Loss

We will pay for loss that you sustained prior to the effective date of cancellation of this insurance, which is "discovered" by you:

- (1) No later than 60 days from the date of that cancellation or expiration. However, this extended period to "discover" loss terminates immediately upon the effective date of any other insurance obtained by you, whether from us or another insurer, replacing in whole or in part the coverage afforded under this insurance, whether or not such other insurance provides coverage for loss sustained prior to its effective date.
- (2) No later than 1 year from the date of that cancellation with regard to any "employee benefit plans".

h. Joint Insured

- (1) If more than one Insured is named in the Declarations, the first Named Insured will act for itself and for every other Insured for all purposes of this insurance. If the first Named Insured ceases to be covered, then the next Named Insured will become the first Named Insured.
- (2) If any Insured or partner, "member" or officer of that Insured has knowledge of any information relevant to this insurance, that knowledge is considered knowledge of every Insured.
- (3) An "Employee" of any Insured is considered to be an "Employee" of every Insured.
- (4) If this insurance or any of its coverages is cancelled as to any Insured, loss sustained by that Insured is covered only if it is "discovered" by you:
- (a) No later than 60 days from the date of that cancellation. However, this extended period to "discover" loss terminates immediately upon

the effective date of any other insurance obtained by that Insured, whether from us or another insurer, replacing in whole or in part the coverage afforded under this insurance, whether or not such other insurance provides coverage for loss sustained prior to its effective date.

- (b) No later than 1 year from the date of that cancellation with regard to any "employee benefit plans".

- (5) We will not pay more for loss sustained by more than one Insured than the amount we would pay if all the loss had been sustained by one Insured.

i. Legal Action Against Us

You may not bring any legal action against us involving loss:

- (1) Unless you have complied with all the terms of this insurance;
- (2) Until 90 days after you have filed proof of loss with us; and
- (3) Unless brought within 2 years from the date you "discovered" the loss.

If any limitation in this Condition is prohibited by law, such limitation is amended so as to equal the minimum period of limitation provided by such law.

j. Other Insurance

If other valid and collectible insurance is available to you for loss covered under this insurance, our obligations are limited as follows:

(1) Primary Insurance

When this insurance is written as primary insurance, and:

- (a) You have other insurance subject to the same terms and conditions as this insurance, we will pay our share of the covered loss. Our share is the proportion that the applicable Limit of Insurance shown in the Declarations, Schedules or Endorsements bears to the total limit of all insurance covering the same loss.
- (b) You have other insurance covering the same loss other than that described in Paragraph (1)(a), we will only pay for the amount of loss that exceeds:

- (i) The Limit of Insurance and Deductible Amount of that other insurance, whether you can collect on it or not; or

(ii) The Deductible Amount shown in the Declarations, Schedules or Endorsements;

whichever is greater. Our payment for loss is subject to the terms and conditions of this insurance.

(2) Excess Insurance

(a) When this insurance is written excess over other insurance, we will only pay for the amount of loss that exceeds the Limit of Insurance and Deductible Amount of that other insurance, whether you can collect on it or not. Our payment for loss is subject to the terms and conditions of this insurance.

(b) However, if loss covered under this insurance is subject to a Deductible, we will reduce the Deductible Amount shown in the Declarations, Schedules or Endorsements, by the sum total of all such other insurance plus any Deductible Amount applicable to that other insurance.

k. Ownership of Property; Interests Covered

The property covered under this insurance is limited to property:

- (1) That you own or lease;
- (2) That you hold for others; or
- (3) For which you are legally liable, except for property inside a premises of a "client" of yours.

However, this insurance is for your benefit only. It provides no rights or benefits to any other person or organization. Any claim for loss that is covered under this insurance must be presented by you.

l. Policy Bridge - Discovery Replacing Loss Sustained

(1) If this insurance replaces insurance that provided you with an extended period of time after cancellation in which to discover loss and which did not terminate at the time this insurance became effective:

(a) We will not pay for any loss that occurred during the Policy Period of that prior insurance which is "discovered" by you during the extended period to "discover" loss, unless the amount of loss exceeds the Limit of Insurance

and Deductible Amount of that prior insurance. In that case, we will pay for the excess loss subject to the terms and conditions of this policy.

(b) However, any payment we make for the excess loss will not be greater than the difference between the Limit of Insurance and Deductible Amount of that prior insurance and the Limit of Insurance shown in the Declarations, Schedules or Endorsements.

We will not apply the Deductible Amount shown in the Declarations, Schedules or Endorsements to this excess loss.

(2) The Other Insurance Condition F.1. j. does not apply to this Condition.

m. Records

You must keep records of all Covered Property so we can verify the amount of any loss.

n. Recoveries

(1) Any recoveries, whether effected before or after any payment under this insurance, whether made by us or you, shall be applied net of the expense of such recovery:

- (a) First, to you in satisfaction of your covered loss in excess of the amount paid under this insurance;
- (b) Second, to us in satisfaction of amounts paid in settlement of your claim;
- (c) Third, to you in satisfaction of any Deductible Amount; and
- (d) Fourth, to you in satisfaction of any loss not covered under this insurance.

(2) Recoveries do not include any recovery:

- (a) From insurance, suretyship, reinsurance, security or indemnity taken for our benefit; or
- (b) Of original "securities" after duplicates of them have been issued.

o. Territory

This insurance covers acts committed or events occurring within the United States of America (including its territories and possessions), Puerto Rico and Canada.

p. Transfer of Your Rights of Recovery Against Others to Us

You must transfer to us all your rights of recovery against any person or organization for any loss you sustained and for which we have paid or settled. You must also do everything necessary to secure those rights and do nothing after loss to impair them.

q. Valuation - Settlement

(1) Subject to Section B. Limit of Insurance, we will pay for:

(a) Loss of "Money" but only up to and including its face value. We may, at our option; pay for loss of "Money" issued by any country other than the United States of America:

- (i)** At face value of the "Money" issued by that country; or
- (ii)** In the United States of America dollar equivalent determined by the rate of exchange published in The Wall Street Journal on the day the loss was discovered.

(b) Loss of "Securities" but only up to and including their value at the close of business on the day the loss was discovered. We may, at our option:

- (i)** Pay the value of such "Securities" or replace them in kind, in which event you must assign to us all your rights, title and interest in and to those "Securities"; or
- (ii)** Pay the cost of any Lost Securities Bond required in connection with issuing duplicates of the "Securities". However, we will be liable only for the payment of so much of the cost of the bond as would be charged for a bond having a penalty not exceeding the lesser of the:

- i.** Value of the "Securities" at the close of business on the day the loss was discovered; or
- ii.** Limit of Insurance.

(c) Loss of or damage to "other property" for the replacement cost of the property without deduction for depreciation as of the time of loss. However, we will not pay

more than the least of the following:

- (i)** The Limit of Insurance applicable to the lost or damaged property;
- (ii)** The cost to replace the lost or damaged property with other property of comparable material and quality and used for the same purpose; or
- (iii)** The amount you actually spent that is necessary to repair or replace the lost or damaged property.

We will not pay on a replacement cost basis for any loss:

- (i)** Until the lost or damaged property is actually repaired or replaced; and
- (ii)** Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

If the lost or damaged property is not repaired or replaced, we will pay on an actual cash value basis.

(2) We may, at our option, pay for loss of, or loss from damage to, property other than "Money":

- (a)** In the "Money" of the country in which the loss occurred; or
- (b)** In the United States of America dollar equivalent of the "Money" of the country in which the loss occurred determined by the rate of exchange published in the Wall Street Journal on the day the loss was discovered.

(3) Any property that we pay for or replace becomes our property.

2. Conditions Applicable to Insuring Agreement A.1. Employee Theft

a. Termination As To Any Employee

This Insuring Agreement terminates as to any "employee":

(1) As soon as:

- (a)** You; or
- (b)** Any of your partners, "members", "managers", officers, directors, or trustees not in collusion with the "employee";

learn of "theft" or any other dishonest act committed by the "employee" whether before or after becoming employed by you.

- (2) On the date specified in a notice mailed to the first Named Insured. That date will be at least 30 days after the date of mailing.

We will mail or deliver our notice to the first Named Insured's last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

b. Territory

We will pay for loss caused by any "employee" while temporarily outside the territory specified in the Territory Condition **E.1.n.** for a period of not more than 90 days.

3. Conditions Applicable to Insuring Agreement A.2. Forgery or Alteration:

a. Deductible Amount

The Deductible amount does not apply to legal expenses paid under Insuring Agreement **A.2. Forgery or Alteration.**

b. Electronic and Mechanical Signatures

We will treat signatures that are produced or reproduced electronically, mechanically or by other means the same as handwritten signatures.

c. Proof of Loss

You must include with your proof of loss any instrument involved in that loss, or, if that is not possible, an affidavit setting forth the amount and cause of loss.

d. Territory

We will cover loss you sustain anywhere in the world. The Territory Condition **E.1.n.** does not apply to Insuring Agreement **A.2. Forgery or Alteration.**

4. Condition Applicable to Insuring Agreement A.4. Outside the Premises - Theft of Money and Securities

Special Limit Of Insurance For Specified Property

We will only pay up to \$5,000 for any one "occurrence" of loss of or damage to:

- (1) Precious metals, precious or semiprecious stones, pearls, furs, or completed or partially completed articles made of or containing such materials that constitute the principal value of such articles; or
- (2) Manuscripts, drawings, or records of any kind, or the cost of reconstructing them or reproducing any information contained in them.

5. Conditions Applicable To Insuring Agreement A.5. Computer and Funds Transfer Fraud

a. Special Limit Of Insurance For Specified Property

We will only pay up to \$5,000 for any one "occurrence" of loss of or damage to manuscripts, drawings, or records of any kind, or the cost of reconstructing them or reproducing any information contained in them.

b. Territory

We will cover loss that you sustain resulting directly from an "occurrence" taking place anywhere in the world. COMMON CRIME CONDITION - Territory - **F.1.o.** does not apply to Insuring Agreement **A.5.**

6. Conditions Applicable To Insuring Agreement A.7. Deception Fraud

Territory

We will cover loss that you sustain resulting directly from an "occurrence" taking place anywhere in the world. COMMON CRIME CONDITION - Territory - **F.1.o.** does not apply to Insuring Agreement **A.7.**

G. Definitions

1. "Banking Premises" means the interior of that portion of any building occupied by a banking institution or similar safe depository.
2. "Client" means any entity for whom you perform services under a written agreement.
3. "Counterfeit money" means an imitation of "money" that is intended to deceive and to be taken as genuine.
4. "Custodian" means you, or any of your partners or "members", or any "employee" while having care and custody of property inside the "premises", excluding any person while acting as a "watchperson" or janitor.
5. "Discover" or "discovered" means the time when you first become aware of facts which would cause a reasonable person to assume that a loss of a type covered by this insurance has been or will be incurred, regardless of when the act or acts causing or contributing to such loss occurred, even though the exact amount or details of loss may not then be known.

"Discover" or "discovered" also means the time when you first receive notice of an actual or potential claim in which it is alleged that you are liable to a third party under circumstances which, if true, would constitute a loss under this insurance.

6. "Employee":

a. "Employee" means:

(1) Any natural person:

- (a) While in your service and for the first 30 days immediately after termination of service, unless such termination is due to "theft" or any other dishonest act committed by the "employee";
- (b) Who you compensate directly by salary, wages or commissions; and
- (c) Who you have the right to direct and control while performing services for you;

(2) Any natural person who is furnished temporarily to you:

- (a) To substitute for a permanent "employee" as defined in Paragraph (1) above, who is on leave; or
- (b) To meet seasonal or short-term workload conditions;

while that person is subject to your direction and control and performing services for you, excluding, however, any such person while having care and custody of property outside the "premises";

(3) Any natural person who is leased to you under a written agreement between you and a labor leasing firm, to perform duties related to the conduct of your business, but does not mean a temporary employee as defined in Paragraph (2) above;

(4) Any Natural person who is:

- (a) A trustee, officer, employee, administrator or manager who is an independent contractor, of any "employee benefit plan; and
- (b) A director or trustee of yours while that person is engaged in handling "funds" or "other property" of any "employee benefit plan;

(5) Any natural person who is a former "employee", director, partner, "member", "manager", representative or trustee retained as a consultant while performing services for you;

(6) Any natural person who is a guest student or intern pursuing studies or duties, excluding, however, any such person while having care and custody of property outside the "premises".

(7) Any "employee" of an entity merged or consolidated with you prior to the effective date of this insurance; or

(8) Any of your "managers", directors or trustees while:

- (a) Performing acts within the scope of the usual duties of an "employee"; or
- (b) Acting as a member of any committee duly elected or appointed by resolution of your board of directors or board of trustees to perform specific, as distinguished from general, directorial acts on your behalf.

b. "Employee" does not mean any agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character not specified in Paragraph 5.a.

7. "Employee benefit plan(s)" means any welfare or pension benefit plan shown in the Declarations, Schedules or endorsements, that you sponsor and which is subject to the Employee Retirement Income Security Act of 1974 (ERISA) and any amendments thereto.

8. "Forgery" means the signing of the name of another person or organization with intent to deceive; it does not mean a signature which consists in whole or in part of one's own name signed with or without authority, in any capacity, for any purpose.

9. "Fraudulent instruction" means:

- a. An electronic, telegraphic, cable, teletype, telefacsimile or telephone instruction which purports to have been transmitted by you, but which was in fact fraudulently transmitted by you, but which was in fact fraudulently transmitted by someone else without your knowledge or consent;
- b. A written instruction (other than those described in Insuring Agreement **A.2. Forgery or Alteration**) issued by you, which was forged or altered by someone other than you without your knowledge or consent, or which purports to have been issued by you, but was in fact fraudulently issued without your knowledge or consent; or
- c. An electronic, telegraphic, cable, teletype, telefacsimile or written instruction initially received by you which purports to have been transmitted by an "employee" but which was in fact fraudulently transmitted by someone else without your or the "employee's" knowledge or consent.

10. "Funds" means "money" and "securities".
11. "Manager" means a person serving in a directorial capacity for a limited liability company.
12. "Member" means an owner of a limited liability company represented by its membership interest, who also may serve as a "manager".
13. "Messenger" means you, or a relative of yours, or any partners or "members", or any "employee" while having care custody of property outside the "premises".
14. "Money" means:
 - a. Currency, coins and bank notes in current use and having a face value; and
 - b. Travelers checks, registered checks and money orders held for sale to the public.
15. "Occurrence" means:
 - a. Under Insuring Agreement **A.1. Employee Theft**:
 - (1) An individual act;
 - (2) The combined total of all separate acts whether or not related; or
 - (3) A series of acts whether or not related;committed by an "employee" acting alone or in collusion with other persons, during the Policy Period shown in the declarations, before such Policy Period or both.
 - b. Under Insuring Agreement **A.2. Forgery or Alteration**:
 - (1) An individual act;
 - (2) The combined total of all separate acts whether or not related; or
 - (3) A series of acts whether or not related;committed by a person acting alone or in collusion with other persons, involving one or more instruments, during the Policy Period shown in the Declarations, before such Policy Period or both.
 - c. Under All Other Insuring Agreements:
 - (1) An individual act or event;
 - (2) The combined total of all separate acts or events whether or not related; or
 - (3) A series of acts or events whether or not related;committed by a person acting alone or in collusion with other persons, or not committed by any person, during the policy Period shown in the Declarations, before such Policy Period or both.
16. "Other property" means any tangible property other than "money" and "securities" that has intrinsic value. "Other property" does not include computer programs, electronic data or any property excluded under this insurance.
17. "Premises" means the interior of that portion of any building you occupy in conducting your business.
18. "Securities" means negotiable and nonnegotiable instruments or contracts representing either "money" or property and includes:
 - a. Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
 - b. Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you;but does not include "money".
19. "Theft" means the unlawful taking of "money", "securities", or "other property" to the deprivation of the Insured.
20. "Transfer Account" means an account maintained by you at a financial institution from which you can initiate the transfer, payment or delivery of "funds":
 - a. By means of electronic, telegraphic, cable, teletype, telefacsimile or telephone instructions communicated directly through an electronic funds transfer system; or
 - b. By means of written instructions (other than those described in Insuring Agreement **A.2. Forgery or Alteration**) establishing the conditions under which such transfers are to be initiated by such financial institution through an electronic funds transfer system.
21. "Watchperson" means any person you retain specifically to have care and custody of property inside the "premises" and who has no other duties.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISSISSIPPI CHANGES - CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART

A. Paragraph 7. is added to the **Cancellation Common Policy Conditions:**

7. If:

- a.** The first Named Insured cancels this policy, we will notify any named creditor loss payee.
- b.** We cancel this policy, we will mail or deliver our written notice of cancellation to any named creditor loss payee in the same manner and at the same time as notification is given to the first Named Insured, as stated in this Condition.

The provisions of Paragraphs **a.** and **b.** above do not apply to any mortgageholder.

B. Paragraphs **e. and **f.** of the **Mortgageholders and Lender Loss Payees** Condition, if any, are replaced by the following:**

f. If:

- (1)** The first Named Insured cancels this policy, we will notify the mortgageholder.
- (2)** We cancel this policy, we will give written notice to the mortgageholder at least 30 days before the effective date of cancellation.

We will notify the mortgageholder by mailing or delivering the cancellation notice to the last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

g. If:

- (1)** The first Named Insured does not renew this policy, we will notify the mortgageholder.

- (2)** We decide not to renew this policy, we will give written notice to the mortgageholder at least:

- (a)** 10 days before an anniversary date or the expiration date of the policy, if the nonrenewal is due to nonpayment of premium; or
- (b)** 30 days before an anniversary date or the expiration date of the policy, if the nonrenewal is for any other reason.

We will notify the mortgageholder by mailing or delivering the notice of nonrenewal to the last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

C. The following Condition is added and supersedes any provision to the contrary:

NONRENEWAL

- 1.** If the first Named Insured does not renew this policy, we will notify any named creditor loss payee.
- 2.** If we decide not to renew this policy, we will mail or deliver written notice of nonrenewal to the first Named Insured and any named creditor loss payee, at least:
 - a.** 10 days before the effective date of nonrenewal, if the nonrenewal is due to nonpayment of premium; or
 - b.** 30 days before an anniversary date or the expiration date of the policy, if the nonrenewal is for any other reason.

We will notify the first Named Insured and any named creditor loss payee, by mailing or

delivering the notice of nonrenewal to the last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

The provisions of Paragraphs **1.** and **2.** above do not apply to any mortgageholder.

- D.** The requirements for notification of cancellation or nonrenewal of this policy, as stated in Paragraphs **A.**, **B.** and **C.** above, supersede any other

notification requirements to any named creditor loss payee and any mortgageholder, stated in this policy, including any endorsement attached to the policy.

- E.** Any named creditor loss payee and any mortgageholder may elect not to receive notification of cancellation or nonrenewal by providing us with a written release.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLORIDA CHANGES

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART

A. The CLAIM SETTLEMENT Condition dealing with the number of days within which we must pay for covered loss or damage is replaced by the following:

Provided you have complied with all the terms of this Coverage Part, we will pay for covered loss or damage upon the earliest of the following:

- (1) Within 20 days after we receive the sworn statement of loss and reach written agreement with you;
- (2) Within 30 days after we receive the sworn state of loss and:
 - (a) There is an entry of a final judgment; or
 - (b) There is a filing of an appraisal award with us; or
- (3) Within 90 days of receiving notice of an initial, reopened, or supplemental claim, unless we deny the claim during that time or factors beyond our control reasonably prevent such payment. If a portion of the claim is denied, then the 90-day time period for payment of claim relates to the portion of the claim that is not denied.

Paragraph (3) applies only to the following:

- (a) A claim under a policy covering residential property;
- (b) A claim for building or contents coverage if the insured structure is 10,000 square feet or less and the policy covers only locations in Florida; or
- (c) A claim for contents coverage under a tenant's policy if the rented premises are 10,000 square feet or less and the policy covers only locations in Florida.

B. Windstorm Exterior Paint And Waterproofing Exclusion

This additional exclusion applies if loss or damage to Covered Property is caused by or results from Windstorm in the following:

1. Broward County;
2. Dade County;
3. Martin County;
4. Monroe County;
5. Palm Beach County; and
6. All the areas east of the west bank of the Intra coastal Waterway in the counties of:
 - a. Indian River; and
 - b. St. Lucie.

We will not pay for loss or damage caused by windstorm to:

1. Paint; or
2. Waterproofing material;

applied to the exterior of buildings unless the building to which such loss or damage occurs also sustains other loss or damage by windstorm in the course of the same storm event. But such coverage applies only if windstorm is a Covered Cause of Loss.

When loss or damage to exterior paint or waterproofing material is excluded, we will not include the value of paint or waterproofing material to determine:

- a. The amount of the Windstorm or Hail Deductible; or
- b. The value of Covered Property when applying the Coinsurance Condition.

C. The following replaces Paragraph b. of the LEGAL ACTION AGAINST US Condition:

Legal action against us involving direct physical loss or damage to property must be brought within 5 years from the date the loss occurs.

D. The following provision applies when Co-insurance Condition is shown in the Schedule of Premises and Coverages:

Florida law states as follows:

Coinsurance contract: The rate charged in this policy is based upon the use of the coinsurance clause attached to this policy, with the consent of the Insured.

E. Sinkhole And Catastrophic Ground Collapse

The following is added to this Coverage Part as a Covered Cause of Loss. In the Property Choice Covered Causes of Loss and Exclusions Form and Mortgageholders Errors And Omissions Coverage Form, the following is also added as a "specified cause of loss".

Sinkhole Loss, meaning loss or damage to Covered Property when "structural damage" to the covered building, including the foundation, is caused by settlement or systematic weakening of the earth supporting the covered building, only if the settlement or systematic weakening results from contemporaneous movement or raveling of soils, sediments, or rock materials into subterranean voids created by the effect of water on a limestone or similar rock formation.

Coverage for Sinkhole Loss includes stabilization of the building (including land stabilization) and repair to the foundation, provided such work is in accordance with the requirements of Florida Insurance Law and in accordance with the recommendation of a professional engineer and with notice to you. The professional engineer must be selected or approved by us. However, until you enter into a contract for performance of building stabilization or foundation repair in accordance with the recommendations of the professional engineer as set forth in a report from us:

1. We will not pay for underpinning or grouting or any other repair technique performed below the existing foundation of the building; and
2. Our payment for Sinkhole Loss to Covered Property may be limited to the actual cash value of the loss to such property.

You must enter into a contract for the performance of building stabilization and/or foundation repair in accordance with the aforementioned recommendations, within 90 days after we notify you that there is coverage for your Sinkhole Loss. After you have entered into such contract, we will pay the amounts necessary to begin and perform such

repairs as the work is performed and the expenses are incurred.

However, if the professional engineer determines, prior to your entering into the aforementioned contract or prior to the start of repair work, that the repairs will exceed the applicable Limit of Insurance, we must either complete the recommended repairs or pay that Limit of Insurance upon such determination. If the aforementioned determination is made during the course of repair work and we have begun making payments for the work performed, we must either complete the recommended repairs or pay only the remaining portion of the applicable Limit of Insurance upon such determination. The most we will pay for the total of all Sinkhole Loss, including building and land stabilization and foundation repair, is the applicable Limit of Insurance on the affected building.

The stabilization and all other repairs to the Covered Property must be completed within 12 months after entering into the contract for the performance of these repairs, unless:

1. There is a mutual agreement between you and us;
2. The claim is involved with the neutral evaluation process;
3. The claim is in litigation; or
4. The claim is under appraisal or mediation.

Sinkhole Loss does not include:

1. Sinking or collapse of land into man-made underground cavities; or
2. Earthquake.

The Earth Movement Exclusion does not apply to coverage for Sinkhole Loss.

With respect to a claim for alleged Sinkhole Loss, the following provisions are added:

A claim for Sinkhole Loss, including but not limited to initial, supplemental and reopened claims is barred unless notice of claim is provided to us in accordance with the terms of this policy within two years after you knew or reasonably should have known about the Sinkhole Loss.

Following receipt by us of a report from a professional engineer or professional geologist on the cause of loss and recommendations for land stabilization and repair of property, or if we deny your claim, we will notify you of your right to participate in a neutral evaluation program administered by the Florida Department of Financial Services (hereinafter referred to as the Department). For alleged Sinkhole Loss to commercial residential or farm residential properties, this program applies instead of any mediation procedure set forth elsewhere in this policy, but does not invalidate the Appraisal Condition.

You or we may file a request with the Department for neutral evaluation; the other party must comply with such request. We will pay reasonable costs associated with the neutral evaluation, regardless of which party makes the request. But if a party chooses to hire a court reporter or stenographer to contemporaneously record and document the neutral evaluation, that party must bear the costs of those services. The neutral evaluator will be selected from a list maintained by the Department. The recommendation of the neutral evaluator will not be binding on you or us.

Participation in the neutral evaluation program does not change your right to file suit against us in accordance with the Legal Action Against Us Condition in this policy; except that the time for filing suit is extended for a period of 60 days following the conclusion of the neutral evaluation process or five years, whichever is later.

Coverage for Sinkhole Loss under this endorsement does not increase the applicable Limit of Insurance. Even if loss or damage qualifies under, or includes, both Catastrophic Ground Cover Collapse and Sinkhole Loss, only one Limit of Insurance will apply to such loss or damage.

If we deny your claim for Sinkhole Loss without performing testing under section 627.7072, Florida Statutes, you may demand testing by communicating such demand to us in writing within 60 days after you receive our denial of the claim. You are responsible for 50% of the testing costs, or \$2,500, whichever is less. If our professional engineer or geologist provides written certification, pursuant to section 627.7073, that there is sinkhole loss, we will reimburse you for the testing costs.

You may not accept a rebate from any person performing repairs for Sinkhole Loss covered under this endorsement. If you receive a rebate, coverage under this endorsement is void and you must refund the amount of the rebate to us.

If we deny your claim for Sinkhole Loss upon receipt of written certification from a professional engineer or geologist, pursuant to section 627.7073, that there is no sinkhole loss or that the cause of the damage was not sinkhole activity, and if the sinkhole claim was submitted without good faith grounds for submitting such claim, you shall reimburse us for 50% of the actual costs of the analyses and services provided under sections 627.7072 and 627.7073, or \$2,500, whichever is less. You are not required to pay such reimbursement unless you requested the analysis and services and we, before ordering the analysis, informed you in writing of the potential for reimbursement and gave you the opportunity to withdraw the claim.

As a precondition to accepting payment for sinkhole loss, you must file with the county clerk of court, a copy of any sinkhole report regarding your property which was prepared on behalf or at your request. You will bear the cost of filing and recording the sinkhole report.

Catastrophic Ground Cover Collapse as used in this coverage part means a loss or damage to Covered Property from geological activity that results in all of the following:

1. The abrupt collapse of the ground cover;
2. A depression in the ground cover clearly visible to the naked eye;
3. "Structural damage" to the building, including the foundation; and
4. The insured structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that structure.

However, damage consisting merely of the settling or cracking of a foundation, structure or building does not constitute loss or damage resulting from a catastrophic ground cover collapse.

The Earth Movement Exclusion does not apply to coverage for Catastrophic Ground Cover Collapse.

F. The following provisions are added to the **Your General Duties In Event of Loss Condition:**

- (1) A claim, supplemental claim or reopened claim for loss or damage caused by hurricane or other windstorm is barred unless notice of claim is given to us in accordance with the terms of this policy within three years after the hurricane first made landfall or a windstorm other than hurricane caused the covered damage. (Supplemental claim or reopened claim means an additional claim for recovery from us for losses from the same hurricane or other windstorm which we have previously adjusted pursuant to the initial claim.)

This provision concerning time for submission of claim, supplemental claim, or reopened claim does not affect any limitation for legal action against us as provided in this policy under the Legal Action Against Us Condition, including any amendment to that condition.

- (2) Any inspection or survey by us, or on our behalf, of property that is the subject of a claim, will be conducted with at least 48 hours' notice to you. The 48-hour notice may be waived by you.

G. The following definitions are added with respect to the coverage provided under this endorsement:

1. "Structural damage" means a covered building, regardless of the date of its construction, has experienced the following:
 - a. Interior floor displacement or deflection in excess of acceptable variances as defined in ACI 117-90 or the Florida Building Code, which results in settlement related damage to the interior such that the interior building structure or members become unfit for service or represent a safety hazard as defined within the Florida Building Code;
 - b. Foundation displacement or deflection in excess of acceptable variances as defined in ACI 318-95 or the Florida Building Code, which results in settlement related damage to the "primary structural members" or "primary structural systems" and that prevents those members or systems from supporting the loads and forces they were designed to support to the extent that stresses in those "primary structural members" or "primary structural systems" exceed one and one-third the nominal strength allowed under the Florida Building Code for new buildings of similar structure, purpose, or location;
 - c. Damage that results in listing, leaning, or buckling of the exterior load bearing walls or other vertical "primary structural members" to such an extent that a plumb line passing through the center of gravity does not fall inside the middle one-third of the base as defined within the Florida Building Code;

- d. Damage that results in the building, or any portion of the building containing "primary structural members" or "primary structural systems", being significantly likely to imminently collapse because of the movement or instability of the ground within the influence zone of the supporting ground within the sheer plane necessary for the purpose of supporting such building as defined within the Florida Building Code; or
- e. Damage occurring on or after October 15, 2005, that qualifies as substantial structural damage as defined in the Florida Building Code.

2. "Primary structural member" means a structural element designed to provide support and stability for the vertical or lateral loads of the overall structure.
3. "Primary structural system" means an assemblage of "primary structural members".

H. POLLUTANTS

The Property Choice Conditions and Definitions form is revised as follows:

Item C. DEFINITIONS, 7. "Pollutants and Contaminants" is deleted and replaced by the following:

"Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GEORGIA CHANGES

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART

A. WINDSTORM EXTERIOR PAINT AND WATERPROOFING EXCLUSION

With respect to the premises indicated in the Supplemental Declaration, this additional exclusion applies to Covered Property if loss or damage is caused by or results from Windstorm.

We will not pay for loss or damage to:

1. Paint; or
2. Waterproofing material; applied to the exterior of buildings.

We will not include the value of paint or waterproofing material to determine the amount of Windstorm or Hail deductible

B. The following exclusion and related provisions are added to **Specific Exclusions** in the Property Choice - Covered Causes of Loss and Exclusions Form (PC 10 10):

1. We will not pay for loss or damage arising out of any act committed:
 - a. By or at the direction of any insured; and
 - b. With the intent to cause a loss.
2. However, this exclusion will not apply to deny coverage to an innocent co-insured, provided the loss:
 - a. Is otherwise covered under this Coverage Part; and
 - b. Arose out of an act of family violence or sexual assault by an insured, against whom a family violence or sexual assault complaint is brought for such act.

3. If we pay a claim pursuant to Paragraph **B.2.**, our payment to the insured is limited to that insured's legal interest in the property less any payments we first made to a mortgageholder or other party with a legal secured interest in the property. In no event will we pay more than the Limit of Insurance.

C. The **Concealment, Misrepresentation Or Fraud Condition** is replaced by the following:

Concealment, Misrepresentation Or Fraud

We will not pay for any loss or damage in any case of:

1. Concealment or misrepresentation of a material fact; or
2. Fraud;

committed by you or any other insured, at any time, and relating to coverage under this insurance.

D. This Paragraph, **D.**, applies to the following:

PROPERTY CHOICE COVERAGE FORM

With respect to Section **E. LOSS PAYMENT AND VALUATION CONDITIONS**, this policy covers only the cost of repair, rebuilding or replacement. Such cost does not include recovery of, and therefore this policy does not pay any compensation for, an actual or perceived reduction of the market value of any property. But if the property that has sustained loss or damage is subject to an endorsement which explicitly addresses market value, then that endorsement will apply to such property in accordance with its terms.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISSISSIPPI CHANGES

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART

- A.** The **Legal Action Against Us** Condition in the Property Choice Conditions And Definitions form is replaced by the following:

LEGAL ACTION AGAINST US

No one may bring a legal action against us under this Coverage Part unless:

1. There has been full compliance with all of the terms of this Coverage Part; and
2. The action is brought within 3 years after the date on which the direct physical loss or damage occurred.

- B.** Paragraph **a.** of the **Legal Action Against Us** Condition in the **Mortgageholders Errors and Omissions** Coverage Form is replaced by the following:

- a.** No one may bring a legal action against us under Coverages **A** and **B** unless:

- (1) There has been full compliance with all of the terms of Coverages **A** and **B**; and
- (2) The action is brought within 3 years after you discover the error or accidental omission.

- C.** The **Legal Action Against Us** Condition in the Property Choice Common Crime Coverages Form is replaced by the following:

LEGAL ACTION AGAINST US

No one may bring a legal action against us under this Coverage Part unless:

1. There has been full compliance with all of the terms of this Coverage Part; and
2. The action is brought within 3 years after the date on which you discover the loss.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NEW YORK CHANGES

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART

A. If this policy covers the interest of the owner of any of the following types of buildings or structures:

1. Residential, (except owner-occupied single-family or owner-occupied two-family buildings or structures);
2. Commercial; or
3. Industrial;

the following provision is added:

Before payment to you for loss or damage to the above buildings or structures caused by or resulting from fire, we will:

- a. Deduct from your payment the claim of any tax district that issues a certificate of lien in accordance with the Insurance Law; and
- b. Pay directly to the tax district the amount of the claim.

When we pay that claim, we will have no obligation to pay the amount of that claim to you. Our payment of that claim within 30 days of our receipt of the certificate of lien will be a conclusive presumption that the claim was valid and properly paid.

B. The **Examination Of Your Books And Records** Common Policy Condition is replaced by the following:

Under the Monthly Reporting Endorsement, the audit may be waived if:

1. The total annual premium attributable to the auditable exposure base is not reasonably expected to exceed \$1,500; or
2. The policy requires notification to the insurer with the specific identification of any additional exposure units (e.g. buildings) for which coverage is requested.

If the audit is not waived, it must be completed within 180 days after:

1. The expiration date of the policy; or
2. The anniversary date, if this is a continuous policy or a policy written for a term longer than one year.

C. The **Concealment, Misrepresentation or Fraud** Condition is replaced by the following:

Fraud

We do not provide coverage for any insured who has made fraudulent statements or engaged in fraudulent conduct in connection with any loss or damage for which coverage is sought under this policy.

D. The following applies to the Innkeepers Coverage Form:

1. The following sentence of Paragraph **A. Guests' Property - Premises Coverage** is deleted:

We have the right and duty to defend any "suit" brought against you seeking damages that are payable under this insurance.

The following sentence is substituted:

We will have the right and duty to defend any "suit" seeking those damages even if the allegations of the "suit" are groundless, false or fraudulent.

2. The following is added to Paragraphs **a.** and **b.** in the **Duties In The Event of Loss, Claim, or Suit** Condition in the Innkeepers Coverage Form:

a. Notice given by or on behalf of the insured, or written notice by or on behalf of the insured person or any other claimant, to any agent of ours in New York State, with particulars sufficient to identify the insured, shall be considered to be notice to us.

b. The failure to give us prompt written notice of any loss, claim or "suit" or to send us copies of any demand, notice, summons or other legal papers received will not invalidate any claim made by you or free us from any responsibility in any "suit" if it can be shown not to have been reasonably possible to give the notice or forward the documents promptly, and that notice was given or the documents were sent as soon as reasonably possible.

E. The following is added with respect to any Condition of this Coverage Part which requires you to notify us of loss or to notify us of an accident, claim or "suit":

1. Notice given by or on your behalf; or
2. Written notice by or on behalf of any claimant; to any of our agents in New York State, which adequately identifies you, will be the same as notice to us.

F. The following apply to both the Legal Liability - Building and the Mortgage Errors and Omissions Coverage Forms:

1. The following changes are made to the **Duties In The Event Of Accident, Claim, Or Suit** Condition **E.1.** of the Legal Liability - Building Coverage Form; and to **Duties In The Event Of Loss** Condition **G.3.** of the Mortgageholders Errors and Omissions Coverage Form:

The requirements for prompt notification of claim, suit or loss in Paragraphs **E.1.a.** and **E.1.b.** of the Legal Liability - Building Coverage Form and in Paragraph **G.3.a.(1)(b)** of the Mortgageholders Errors and Omissions Coverage Form, are replaced by requirements for notification to us **as soon as reasonably possible.**

2. The following change applies to the last paragraph of the **Legal Action Against Us** Condition **E.2** of the Legal Liability - Building Coverage Form and **G.5.** of the Mortgageholders Errors and Omissions Coverage Form.

The first sentence of this paragraph as it appears in each form is replaced by the following:

A person or organization may sue us to recover on an agreed settlement or on a final judgment against you, but we will not be liable for damages that are not payable under the terms of this Coverage Form or that are in excess of the Limit of Insurance.

3. The following sentence is deleted from Paragraph **A.** of the Legal Liability - Building Coverage Form; and from Paragraph **A.3.** of the Mortgageholders Errors and Omissions Coverage Form:

We will have the right and duty to defend any "suit" seeking those damages.

In its place, the following sentence applies in both forms:

We will have the right and duty to defend any "suit" seeking those damages even if any of the allegations of the "suit" are groundless, false or fraudulent.

G. The following Condition is added to the Money and Securities Coverage, and to the Innkeepers, Legal Liability - Building, and Mortgageholders Errors and Omissions Coverage Forms:

Transfer Of Duties When A Limit Of Insurance Is Used Up

1. If we conclude that, based on claims or "suits" which have been reported to us and to which this insurance may apply, the Limit of Insurance shown in the Declarations is likely to be used up in the payment of judgments or settlements, we will notify the first Named Insured, in writing, to that effect.

2. When a Limit of Insurance described in Paragraph **1.** above has actually been used up in the payment of judgments or settlements;

- a. We will notify the first Named Insured, in writing, as soon as practicable, that such a limit has actually been used up and our duty to defend "suits" seeking damages subject to that limit has also ended.

- b. We will initiate and cooperate in the transfer of control to any appropriate insured, of all claims and "suits" seeking damages which are subject to that limit and which are reported to us before that limit is used up. That insured must cooperate in the transfer of control of said claims and "suits".

We agree to take such steps as we deem appropriate to avoid a default in, or continue the defense of such "suits", until such transfer is completed, provided the appropriate insured is cooperating in completing such transfer.

We will take no action whatsoever with respect to any claim or "suit" seeking damages that would have been subject to that limit, had it not been used up, if the claim or "suit" is reported to us after that Limit of Insurance has been used up.

- c. The first Named Insured, and any other insured involved in a "suit" seeking damages subject to that limit, must arrange for the defense of such "suit" within such time period as agreed to between the appropriate insured and us. Absent any such agreement, arrangements for the defense of such "suit" must be made as soon as practicable.

3. The first Named Insured will reimburse us for expenses we incur in taking those steps we deem appropriate in accordance with Paragraph **G.2.b.** above.

The duty of the first Named Insured to reimburse us will begin on:

- a. The date on which the applicable Limit of Insurance is used up, if we sent notice in accordance with Paragraph **G.1.** above; or
- b. The date on which we sent notice in accordance with Paragraph **G.2.a.** above, if we did not send notice in accordance with Paragraph **G.1.** above.

4. The exhaustion of any Limit of Insurance by the payments of judgments or settlements, and the resulting end of our duty to defend, will not be affected by our failure to comply with any of the provisions of this Condition.

H. The Appraisal Condition is replaced by the following:

Appraisal

1. If we and you disagree on the value of the property, the extent of the loss or damage or the amount of the loss or damage, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser and notify the other of the appraiser selected within 20 days of such demand.
2. If we or you fail to proceed with the appraisal of the covered loss after a written demand is made by either party, then either party may apply to a court having jurisdiction for an order directing the party that failed to proceed with the appraisal to comply with the demand for the appraisal of the loss. In this event, each party will select a competent and impartial appraiser and notify the other of the appraiser selected within 20 days of such order.
3. The two appraisers will select an umpire. If they cannot agree within 15 days upon such umpire, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property, the extent of the loss or damage and the amount of the loss or damage. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding.
4. Each party will:
 - a. Pay its chosen appraiser; and
 - b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

I. The following provision is added to the Property Choice Coverage Part:

Upon request, we will furnish you, or your representative, with a written estimate of damages

to real property, specifying all deductions, provided such an estimate has been prepared by us or has been prepared on our behalf for our own purposes. This estimate will be provided within thirty days after your request or its preparation, whichever is later.

J. The following provision is added to the Legal Liability - Building Coverage Form and supersedes any provision to the contrary:

Failure to give prompt notice to us, as required under this Coverage Form, shall not invalidate any claim made by you or any other claimant, unless the failure to provide such timely notice has prejudiced us. However, no claim made by you or any other claimant will be invalidated if it shall be shown not to have been reasonably possible to give such timely notice and that notice was given as soon as was reasonably possible thereafter.

K. If the Property Choice Common Crime Coverage Form is attached to this Coverage Part then the following applies:

1. However Paragraph **E.1.b** does not apply to an "employee" who was convicted of one or more criminal offenses in this state or any other jurisdiction prior to becoming employed by you if, after learning about the "employee's" past criminal conviction or convictions, you made a determination to hire or retain the "employee" utilizing the factors set out in New York Correction Law Article 23-A.
2. However Paragraph **F.2.a.(1)** does not apply to an "employee" whose "theft" or other dishonest act was committed prior to becoming employed by you and which resulted in the "employee" being convicted of one or more criminal offenses in this state or any other jurisdiction if, after learning about the "employee's" past criminal conviction or convictions, you made a determination to hire or retain the "employee" utilizing the factor set out in New York Correction Law Article 23-A; or
3. Paragraph **F.1.r Estimation of Claims** is added

Upon request, we will furnish you, or your representative, with a written estimate of damage to real property, specifying all deductions, provided such an estimate has been prepared by us or has been prepared on our behalf for our own purposes. This estimate will be provided within 30 days after your request or its preparation, whichever is later.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NORTH CAROLINA CHANGES

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART

- A. The Legal Action Against Us Condition** is replaced by the following:
- No one may bring a legal action against us under this Coverage Part unless:
1. There has been full compliance with all of the terms of this Coverage Part; and
 2. The action is brought within three years after the date on which the direct physical loss or damage occurred.
- B. If loss or damage to Covered Property in the Beach Territory is caused by or results from Windstorm or Hail, the following additional exclusion applies:**
- Windstorm or Hail Exterior Paint and Waterproofing Exclusion**
- We will not pay for loss or damage to:
1. Paint; or
 2. Waterproofing material;
- applied to the exterior of Buildings.
- The Beach Territory consists of localities south and east of the Inland Waterway:
1. From the South Carolina line to Fort Macon (Beaufort Inlet),
 2. From there south and east of Core, Pamlico, Roanoke, and Currituck Sounds to the Virginia line, generally known as the Outer Banks.
- C. Paragraphs 1.b. and 1.c. of the LOSS PAYMENT AND VALUATION CONDITIONS** in the Property Choice Coverage Form are replaced by the following:
1. **b.** We will not pay on a replacement cost basis for any loss or damage:
 - (1) Until the lost or damaged property is actually repaired or replaced:
 - (a) On the described premises; or
 - (b) At some other location in the State of North Carolina; and
 - (2) Unless the repair or replacement is made as soon as reasonably possible after the loss or damage.
 - (3) If tenant improvements and betterments are covered, and the conditions in **b.(1)** and **b.(2)** above are not met, the value of tenant improvements and betterments will be determined as a proportion of your original cost, as set forth in the Loss Payment and Valuation Conditions.
- c. The OPTIONAL REPLACEMENT AT ANOTHER PREMISES Paragraph** is replaced by the following:
- You may choose to replace your building at another premises in the state of North Carolina, however, we will not pay more than the cost to replace the property at the original premises.
- D. The Appraisal Condition** is replaced by the following:
- If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. You and we must notify the other of the appraiser selected within 20 days of the written demand for appraisal. The two appraisers will select an umpire. If the appraisers do not agree on the selection of an umpire within 15 days, they must request selection of an umpire by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and the amount of loss. If they fail to agree,

they will submit their differences to the umpire. A decision agreed to by any two will be the appraised value of the property or the amount of loss. If you make a written demand for an appraisal of the loss, each party will:

1. Pay its chosen appraiser; and
2. Bear the expenses of the appraisal and umpire equally.

E. The following condition is added:

Time Period For Performance Of Contractual Obligations

Whenever a state of disaster is proclaimed for the state of North Carolina or for an area within this state in accordance with state law, or whenever a major disaster is declared for North Carolina or an area within this state by the President of the United States under the Stafford Act or its successors, the following provisions apply:

1. If the Covered Property that has sustained loss or damage is located within the geographic area designated in the disaster declaration or proclamation, the time period for your submission of a proof of loss (as set forth in the Your General Duties In Event of Loss Condition or in an endorsement attached to this Coverage Part) shall be extended by a time period not exceeding the earlier of:
 - a. The expiration of the disaster proclamation or declaration and all renewals of the proclamation; or
 - b. The expiration of the Insurance Commissioner's order declaring action for the specific disaster, as determined by the Insurance Commissioner.

2. Except as otherwise provided in Paragraph 1., the following applies if you or we reside in or are located in the geographic area designated in the disaster declaration or proclamation:

If this Coverage Part or an endorsement attached to this Coverage Part imposes a time limitation on you or us for a performance of:

- a. A premium or debt payment; or
- b. Any other duty or any act (including transmittal of information),

under the terms of this Coverage Part and such performance would be required during the time period prior to the expiration of the Insurance Commissioner's order declaring action for the specific disaster, as determined by the Insurance Commissioner, your performance and our performance is subject to a deferral period of 30 days. The Commissioner of Insurance may extend such deferral period.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TEXAS CHANGES

This endorsement applies only to covered loss or damage occurring in the state of **TEXAS**.

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART

A. Legal Action Against Us

The **Legal Action Against Us** Condition is replaced by the following except as provided by **A.3.** below:

1. Except as provided in Paragraph **2.**, no one may bring a legal action against us under this Coverage Part unless:
 - a. There has been full compliance with all of the terms of this Coverage Part; and
 - b. The action is brought within two years and one day from the date the cause of action first accrues. A cause of action accrues on the date of the initial breach of our contractual duties as alleged in the action.
2. With respect to loss or damage in the state of Texas caused by windstorm or hail in the catastrophe area as defined by the Texas Insurance Code, no one may bring a legal action against us under this Coverage Part unless:
 - a. There has been full compliance with all the terms of this Coverage Part; and
 - b. The action is brought within the earlier of the following:
 1. Two years and one day from the date we accept or reject the claim; or
 2. Three years and one day from the date of the loss or damage that is the subject of the claim.
3. Paragraphs **A.1.a.** and **A.2.a.** above do not apply to the **Legal Action Against Us** Condition in the Legal Liability – Building Coverage Form.

B. Appraisal

The **Appraisal** Condition is replaced by the following:

If we and you disagree on the amount of loss (or net income or operating expense, as regards Business Income Coverage), either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser and notify the other of the appraiser selected within 20 days of such demand. The two appraisers will select an umpire. If they cannot agree within 15 days upon such umpire, either may request that selection be made by a judge of a court having jurisdiction. Each appraiser will state the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding as to the amount of loss. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal:

- a. You will still retain your right to bring a legal action against us, subject to the provisions of the **Legal Action Against Us** Condition; and
- b. We will still retain our right to deny the claim.

C. Under the Your General Duties In Event Of Loss Condition:

1. The **Notify Us** provision is replaced by the following:

Give us prompt notice of the loss or damage. Include a description of the property involved. However, with respect to loss or damage in the State of Texas caused by windstorm or hail in the catastrophe area as defined by the Texas Insurance Code, any claim must be filed with us not later than one year after the date of the loss or damage that is the subject of the

claim, except that a claim may be filed after the first anniversary of the date of the loss or damage for good cause shown by the person filing the claim.

2. The **Proof of Loss** provision is replaced by the following:

Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 91 days after our request. We will supply you with the necessary forms.

- D. The following is added to the **Duties In The Event Of Loss, Claim Or Suit** Condition of the Innkeepers Coverage Form and the Legal Liability - Building Coverage Form:

We will notify the first Named Insured in writing of:

1. An initial offer to settle a claim made or "suit" brought against any insured under this coverage. The notice will be given not later than the 10th day after the date on which the offer is made.
2. Any settlement of a claim made or "suit" brought against the insured under this coverage. The notice will be given no later than the 30th day after the date of the settlement.

- E. Under the **Claim Settlement** Condition in the Property Choice Conditions and Definitions Form and under the **Loss Payment** Condition in the Property Choice – Crisis Event Coverage Form, the provisions pertaining to notice of our intentions and the time period for payment of claims are deleted and replaced by the following:

1. Claims Handling

- a. Within 15 days after we receive written notice of claim, we will:
 - (1) Acknowledge receipt of the claim. If we do not acknowledge receipt of the claim in writing, we will keep a record of the date, method and content of the acknowledgment;
 - (2) Begin any investigation of the claim; and
 - (3) Request a signed, sworn proof of loss, specify the information you must provide and supply you with the necessary forms. We may request more information at a later date, if during the investigation of the claim such additional information is necessary.
- b. We will notify you in writing as to whether:
 - (1) The claim or part of the claim will be paid;

- (2) The claim or part of the claim has been denied, and inform you of the reasons for denial;
- (3) More information is necessary; or
- (4) We need additional time to reach a decision. If we need additional time, we will inform you of the reasons for such need.

We will provide notification, as described in **b.(1)** through **b.(4)** above, within:

- (a) 15 business days after we receive the signed, sworn proof of loss and all information we requested; or
- (b) 30 days after we receive the signed, sworn proof of loss and all information we requested, if we have reason to believe the loss resulted from arson.

If we have notified you that we need additional time to reach a decision, we must then either approve or deny the claim within 45 days of such notice.

2. Claims Payment

We will pay for covered loss or damage within five business days after:

- a. We have notified you that payment of the claim or part of the claim will be made and have reached agreement with you on the amount of loss; or
- b. An appraisal award has been made.

However, if payment of the claim or part of the claim is conditioned on your compliance with any of the terms of this Coverage Part, we will make payment within five business days after the date you have complied with such terms.

3. Catastrophe Claims

The following paragraphs are added:

If a claim results from a weather related catastrophe or a major natural disaster, the claim handling and claim payment deadlines described in **1.a.** and **1.b.** above are extended for an additional 15 days.

Catastrophe or Major Natural Disaster means a weather related event which:

- a. Is declared a disaster under the Texas Disaster Act of 1975; or
- b. Is determined to be a catastrophe by the Texas Department of Insurance.

4. The term "days", as used in the **Claim Settlement** Condition, means a day other than Saturday,

Sunday or a holiday recognized by the state of Texas.

- F. The following is added to the **Loss Payment And Valuation Conditions** in the Property Choice Coverage Form:

Article 862.053 Policy a Liquidated Demand.

A fire insurance policy, in case of total loss by fire of property insured, shall be held and considered to be a liquidated demand against the Company for the full amount of such policy. The provisions of this Article shall not apply to personal property.

- G. Paragraphs **c.** and **f.** of the **Mortgageholders And Lender Loss Payees** Condition are replaced by the following (as respects Mortgageholders only):

- c.** If we deny your claim because of your acts or because you have failed to comply with the terms of this Coverage Part, the mortgage holder will still have the right to receive loss payment if the mortgageholder:

- (1) Pays any premium due under this Coverage Part at our request if you have failed to do so;
- (2) Submits a signed, sworn proof of loss within 91 days after receiving notice from us of your failure to do so; and
- (3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the mortgageholder.

All of the terms of this Coverage Part will then apply directly to the mortgageholder.

- f.** If this policy is cancelled, we will give the mortgageholder named in the Declarations written notice of cancellation.

If we cancel this policy, we will give written notice to the mortgageholder at least:

- (1) **14** days before the effective date of cancellation if we cancel for your non-payment of premium; or
- (2) **30** days before the effective date of cancellation if we cancel for any other reason.

If you cancel the policy, we will give the mortgageholder notice of cancellation to be effective on the date stated in the notice. The date of cancellation cannot be before the 10th day after the date we mail the notice.

- H. The following apply when the Condominium Association - Covered Property Endorsement is attached to this policy:

1. The following Conditions are added:

Act Or Omission

No act or omission by any unit-owner will void this policy or be a condition to recovery under

this policy. But this Condition does not apply to unit-owners acting within the scope of their authority on behalf of the Association.

2. The **Waive Of Rights Of Recovery** Additional Condition in the Condominium Association - Covered Property Endorsement is replaced by the following:

We waive our rights to recover payment against:

- a. Any unit-owner described in the Declarations including the developer, and members of his or her household;
- b. The Association; and
- c. Members of the board of directors for acts or omissions within the scope of their duties for you.

But we reserve our rights to recover from the developer damages for which he or she may be held liable in his or her capacity as a developer.

3. The following is added to the **Mortgageholders And Lender Loss Payees** Condition:

If the condominium is terminated, we will pay for covered loss of, or damage to, buildings or structures to each mortgageholder shown on the Declarations in their order of precedence, as interests may appear.

In all other respects, we will pay for loss to buildings or structures to you or the insurance trustee designated for that purpose, in accordance with the **Claim Settlement** Condition contained in the Property Choice Conditions And Definitions Form.

- I. The following change applies to the Monthly Reporting Endorsement, PC 28 01.

The Paragraph titled, Reports In Excess of Limit of Insurance, is deleted.

- J. If the Property Choice Common Crime Coverages Form or the Crime Common Conditions And Exclusions Form is a part of this policy, the **Discovery** Crime Common Condition is replaced by the following:

2. Discovery

The following supersedes any provision to the contrary in the **Policy Period** General Condition, in the Property Choice Conditions And Definitions Form:

We will pay only for loss you sustain through acts committed or events occurring at any time and discovered by you:

- a. During the policy period stated in the Declarations; or
- b. No later than one year from the end of that policy period.

However, this one year period terminates immediately upon the effective date of any other insurance obtained by you replacing in whole or in part this insurance, whether or not such other insurance provides coverage for loss sustained prior to its effective date.

Discovery of loss occurs when you first become aware of facts that a loss covered by this policy has been, or may be incurred even though the exact amount or the details of the loss may not then be known.

Discovery also occurs when you receive notice of an actual or potential claim against you alleging facts, which if true, would be a covered loss under this policy.

Replacement of Prior Loss Sustained Coverage

The following applies only if this Coverage Form replaces similar prior insurance that provided you with an extension of time after the policy period to discover loss that occurred during the term of the prior insurance:

- a. We will not pay for loss that occurred during the term of the prior insurance and discovered by you during the extended period to discover loss, unless the amount of loss exceeds the Limit of Insurance of your prior policy. In that case, we will pay for the excess loss subject to the terms and provisions of this Coverage Form.
- b. However, any payment we make for the excess loss will not be greater than the difference between the Limit of Insurance of your prior policy and the applicable Limit of Insurance stated in the Declarations. We will not apply our Deductible to this excess loss.

K. Defense Costs

1. The provisions of Paragraph 2. are added to all insuring agreements that set forth a duty to defend under:
 - a. **Paragraph A., Coverage, of the Legal Liability – Building Coverage Form;** and
 - b. **Coverage C – Mortgageholder's Liability, of the Mortgageholders Errors and Omissions Coverage Form.**

Paragraph 2. also applies to any other provision in the policy that sets forth a duty to defend.

2. If we initially defend an insured or pay for an insured's defense but later determine that the claim(s) is (are) not covered under this insurance, we will have the right to reimbursement for the defense costs we have incurred.

The right to reimbursement for the defense costs under this provision will only apply to defense costs we have incurred after we notify you in writing that there may not be coverage, and that we are reserving our rights to terminate the defense and seek reimbursement for defense costs.

L. Concealment, Misrepresentation Or Fraud Condition is replaced with the following:

5. Concealment, Misrepresentation or Fraud

This Coverage Part is void if you or any other insured, at any time, intentionally conceal or misrepresent a material fact concerning:

- a. This Coverage Part;
- b. The property covered under this insurance;
- c. Your interest in the property covered under this insurance; or
- d. A claim under this Coverage Part.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VIRGINIA CHANGES

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE PART

- A.** The **Appraisal** Condition in the Property Choice Conditions And Definitions Form and in the Mortgageholders Errors and Omissions Coverage Form is replaced by the following:

If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. You and we must notify the other of the appraiser selected within 20 days of the written demand for appraisal. The two appraisers will select an umpire. If the appraisers do not agree on the selection of an umpire within 15 days, the insured or the insurer may apply in writing for the appointment of an umpire, to the judge of the circuit court of the county or city in which the damaged or destroyed property was located at the time of loss. The appraisers will state separately the value of the property and amount of loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of loss. Any outcome of the appraisal will be binding on both parties.

Each party will:

1. Pay its own appraiser; and
2. Bear the other expenses of the appraisal and umpire equally.

However, if we make written demand for an appraisal of the loss, we will reimburse you for the reasonable cost of your chosen appraiser, and for your portion of the cost of the umpire.

If there is an appraisal, we will still retain our right to deny the claim.

- B.** The **YOUR GENERAL DUTIES IN THE EVENT OF LOSS** Paragraph **B.1.a.** in the Property Choice Conditions And Definitions Form, and Paragraph **G.3.a.(1)(a)** in the Mortgageholders Errors and Omissions Coverage Form do not apply.

- C.** Paragraph **B.1.c.** in the **YOUR GENERAL DUTIES IN EVENT OF LOSS** Condition in the Property Choice Conditions And Definitions Form is replaced by the following:

Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance.

Notwithstanding the duty to protect Covered Property from further damage, as stated above, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. But this provision does not affect, and therefore does not limit, coverage provided under the Additional Coverage titled Preservation of Property.

If feasible, set the damaged property aside and in the best possible order for examination.

- D.** For insurance provided under the Property Choice Coverage Form, as respects Paragraph **E.1. REPLACEMENT COST**, the following provision applies and supersedes any provision to the contrary:

You may make an initial claim for loss or damage covered by this insurance on an actual cash value basis instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim for the additional coverage this Replacement Cost Optional Coverage provides if you notify us of your intent to do so within 6 months of the later of the following dates:

1. The last date on which you received a payment for actual cash value; or
2. The date of entry of a final order of a court of competent jurisdiction declaring your right to full replacement cost.

- E. For insurance provided under the Mortgageholders Errors and Omissions Coverage Form, the **VACANCY** Condition is replaced by the following:

We will not pay for any loss or damage if the building where loss or damage occurs, or out of which a claim or "suit" arises, has been vacant for more than 60 days before that loss or damage, or the event that gives rise to the claim or "suit".

A building is vacant when it does not contain enough business personal property to conduct customary operations.

- F. The Crime Common Conditions and Exclusions Form and the Property Choice Common Crime Coverages Form are revised as follows:

1. The first sentence of Paragraph **A.9.a.(2)** in the Crime Common Conditions And Exclusions Form and Paragraph **F.1.q.(1)(b)** in the Property Choice Common Crime Coverages Form **VALUATION - SETTLEMENT** is replaced by the following:

Loss of "securities" but only up to their market value at the time the loss is settled.

2. The following is added to **Replacement of Prior Loss Sustained Coverage**:

This clause does not apply if the discovery period on the prior policy automatically terminates upon the effective date of the new insurance.

- G. **The Other Insurance Condition is revised as follows:**

The **Other Insurance** Condition is deleted, replaced by the following, and supersedes any provision to the contrary:

Other Insurance

1. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Coverage Part. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this Coverage Part bears to the Limits of Insurance of all insurance covering on the same basis.
2. If there is other insurance covering the same loss or damage, other than that described in Paragraph 1. above, we will pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance.

- H. The Legal Liability - Building Coverage Form is revised as follows:

The Additional Insureds Additional Coverage is renamed to be read **Additional Named Insured**.

- I. The Property Choice Mortgage Protection Insurance Coverage Form is revised as follows:

Section V - Exclusions, item 6. "Fungus", Wet Rot, Dry Rot, Bacteria or Virus is revised as follows:

1. This exclusion does not apply to ensuing "Fungus", Wet Rot, Dry Rot, Bacteria or Virus caused by fire or lightning.
2. This exclusion does not apply to endorsement PC 60 03 Fungus, Wet Rot, Dry Rot, Bacteria or Virus - Limited Coverage.

- J. **The Fire Department Service Charge Additional Coverage** is replaced by the following:

Fire Department Service Charge

1. When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to \$50,000 for service at each premises described in the Property Choice Schedule of Premises and Coverage, unless a higher limit is shown in the Property Choice Schedule of Premises and Coverage. Such limit is the most we will pay, regardless of the number of responding fire departments or fire units, and regardless of the number or type of services performed.

This Additional Coverage applies to your liability for fire department service charges:

- a. Assumed by contract or agreement prior to loss; or
- b. Required by local ordinance.

2. If the fire department service charge is not covered under the terms of Paragraph 1., then the following applies:

When a volunteer fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay the amount billed to you, up to \$250, unless a higher limit is shown in the Property Choice Schedule of Premises and Coverage for volunteer fire department service charges.

This Additional Coverage applies to your liability for service charges billed to you by a volunteer fire department, provided that:

- a. The volunteer fire department is not fully funded by real estate taxes or other property taxes; and
- b. The service charge is not made in response to a call outside of the volunteer fire department's fire protection district, city or municipality pursuant to a contract.

No deductible applies to this Additional Coverage.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NEW YORK CHANGES - REWARDS COVERAGE DELETED

This endorsement modifies insurance provided under the following:

**PROPERTY CHOICE COVERAGE PART
PROPERTY CHOICE POLICY**

The REWARDS Coverage provided in the Property Coverage Form is **deleted** and **does not apply** as respects risks located in the state of New York.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLORIDA CHANGES - MEDIATION OR APPRAISAL (COMMERCIAL RESIDENTIAL PROPERTY)

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE CONDITIONS AND DEFINITIONS FORM
MORTGAGEHOLDERS ERRORS AND OMISSIONS COVERAGE FORM

With respect to a loss to commercial residential property, the following replaces the **Appraisal Condition**:

Mediation Or Appraisal

A. If we and either the first Named Insured or a third-party, who is an assignee of benefits under the policy, are engaged in a dispute regarding a claim, either the first Named Insured, the third-party assignee or we, may request a mediation of the loss in accordance with the rules established by the Florida Department of Financial Services. However, we are not required to participate in any mediation requested by a third-party assignee. The loss amount must be \$500 or more, prior to application of the deductible; or there must be a difference of \$500 or more between the loss settlement amount we offer and the loss settlement amount that the first Named Insured requests. If the dispute is mediated, the settlement in the course of mediation is binding only if both parties agree, in writing, on a settlement, and the first Named Insured has not rescinded the settlement within three business days after reaching settlement. The first Named Insured may not rescind the settlement after cashing or depositing the settlement check or draft we provided to the first Named Insured.

We will pay the cost of conducting the mediation conference. However, if:

1. The first Named Insured fails to appear at the mediation conference and the first Named Insured wishes to schedule a new conference after failing to appear, then the new conference will be scheduled only upon payment by the first Named Insured of a sum equal to the fees we paid for the mediation

conference at which the first Named Insured failed to appear. This sum will then be applied to the cost of the rescheduled mediation conference, and we will pay the balance, if any, of the cost of conducting the rescheduled mediation conference; or

2. We fail to appear at a mediation conference without good cause, we will pay the actual cash expenses the first Named Insured incurs in attending the mediation conference and also pay the total cost of the rescheduled mediation conference.
- B.** If we and you disagree on the value of the property or the amount of loss, either may request an appraisal of the loss, in writing. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:
1. Pay its chosen appraiser; and
 2. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

However, only with respect to disagreements between us and the first Named Insured, the first Named Insured is not required to submit to, or participate in, any appraisal of the loss as a precondition to action against us for failure to pay the loss, if we:

1. Requested mediation and either we or the first Named Insured rejected the mediation result;
or
2. Failed to notify the first Named Insured of the first Named Insured's right to participate in the mediation program.

POLICY NUMBER: 43 UUN DF2645

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PC27110118 NAMED STORM DOLLAR DEDUCTIBLE

PROPERTY CHOICE COVERAGE PART

PC27110118



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED STORM DOLLAR DEDUCTIBLE

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered. Words and phrases that appear in quotation marks have special meaning. Refer to Form PC 00 90 **PROPERTY CHOICE CONDITIONS AND DEFINITIONS** for definitions.

This endorsement modifies insurance provided under the following:

PROPERTY CHOICE COVERAGE FORM

Schedule information if not stated here, will be stated in the Property Choice - Schedule of Premises and Coverages.

SCHEDULE

"Scheduled Premises" No.	Named Storm Dollar Deductible	Business Income Waiting Period (Number of Hours)
001 - 023	\$ 1,000,000	72 HOURS

The following changes apply only to the "Scheduled Premises" stated for Named Storm Dollar Deductible in the above SCHEDULE.

The Named Storm Dollar Deductible stated in the above SCHEDULE applies to direct physical loss of or damage to Covered Property caused directly or indirectly by a Named Storm, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage. If direct physical loss or damage from a covered weather condition other than a Named Storm occurs, and that loss or damage would not have occurred but for the Named Storm, such loss or damage shall be considered part of the Named Storm occurrence.

The Named Storm Dollar Deductible applies whenever there is an occurrence of the Named Storm.

If a windstorm is not declared a Named Storm and there is loss or damage to Covered Property, any other applicable windstorm deductible will apply. If no other windstorm deductible applies then the applicable deductible is the same deductible that applies to Fire.

Named Storm Definition: Under the terms of this endorsement, a Named Storm is a weather-related event involving wind that has been assigned a formal name by the National Hurricane Center, National Weather Service, World Meteorological Association, or any other generally recognized scientific or meteorological association that provides formal names for public use and reference. A Named Storm includes hurricanes, tropical depressions, and tropical storms. A Named Storm begins at the time a Watch or Warning is issued by any of the aforementioned

entities for the area in which the affected premises are located, and ends 72 hours after the termination of the last Watch or Warning issued for that area by the same entity.

A. NAMED STORM DOLLAR DEDUCTIBLE CLAUSE

We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the applicable Deductible stated in the above SCHEDULE. We will then pay the amount of loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

We will apply the applicable Deductible to each "Scheduled Premises" stated in the above SCHEDULE where the direct physical loss or direct physical damage occurred regardless of the number of "Scheduled Premises" involved in any one occurrence.

B. BUSINESS INCOME WAITING PERIOD

When a number of hours is stated in the above SCHEDULE for Business Income Waiting Period the following is applicable to Property Choice Business Income:

We will only pay for loss you sustain after the first number of consecutive hours indicated in the above SCHEDULE after direct physical loss of or direct physical damage to property at a "Scheduled Premise" caused by or resulting from a Named Storm. We will then pay the amount of loss in excess of the Waiting Period up to applicable the Limit of Insurance.

POLICY NUMBER: 43 UUN DF2645

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PM22420220 UNNAMED PREMISES BUILDINGS LIMITS OF
INSURANCE BLANKET FL

PROPERTY CHOICE COVERAGE PART

PM22420220

Quick Reference

Commercial Inland Marine Coverage Part

READ YOUR POLICY CAREFULLY

DECLARATIONS

- List of what forms this Coverage Part
- Type of Coverage
- Premium(s)
- Loss Payee (If Applicable)
- List of form numbers that make up this Coverage Part

COMMERCIAL INLAND MARINE CONDITIONS

LOSS CONDITIONS

- A. Abandonment
- B. Appraisal
- C. Duties In The Event of Loss
- D. Insurance Under Two or More Coverages
- E. Loss Payment
- F. Other Insurance
- G. Pair, Sets or Parts
- H. Privilege To Adjust With Owner
- I. Recoveries
- J. Reinstatement of Limit After Loss
- K. Transfer of Rights of Recovery Against Others To Us

GENERAL CONDITIONS

- A. Concealment, Misrepresentation or Fraud
- B. Legal Action Against Us
- C. No Benefit to Bailee
- D. Policy Period
- E. Valuation

COVERAGE FORMS(S)

- A. COVERAGE
- B. EXCLUSIONS
- C. LIMITS OF INSURANCE
- D. DEDUCTIBLE
- E. ADDITIONAL CONDITIONS
- F. DEFINITIONS

COMMERCIAL INLAND MARINE COVERAGE PART - DECLARATIONS

POLICY NUMBER: 43 UUN DF2645

This COMMERCIAL INLAND MARINE COVERAGE PART consists of:

- A. This Declarations;
- B. Commercial Inland Marine Conditions; and
- C. Any Coverage Forms, Endorsements and Schedules issued to be a part of this Coverage Part and listed below.

Summary of Commercial Inland Marine Coverage and Premium:

Type of Coverage

Advance Premium

COMMERCIAL ARTICLES - MUSICAL INSTRUMENTS	\$340.00
FINE ARTS	\$1,537.00
MISCELLANEOUS PROPERTY	\$160.00

Total Advance Premium

\$2,057.00

The following applies to coverages that are subject to Reporting requirements:

Type of Coverage:

Deposit Premium:

Premium Base

Computed on:

Reporting Period:

Adjustment Period:

Reporting Rate

Coverage Minimum Premium:

AUDIT PERIOD:

We will adjust any losses with you and pay any claim to you and this Loss Payee jointly or as interests may appear.

Loss Payee:

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations".

Form Numbers of Coverage Forms, Endorsements and Schedules that are a part of this Coverage Part:

HM99040186 CM00010904 CM00200113 IH09520115 MS00201285 MS00291185
MS19011285T MS19011285T MS19011285T

COMMERCIAL INLAND MARINE CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and applicable Additional Conditions in Commercial Inland Marine Coverage Forms:

LOSS CONDITIONS

A. Abandonment

There can be no abandonment of any property to us.

B. Appraisal

If we and you disagree on the value of the property or the amount of the loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

1. Pay its chosen appraiser; and
2. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

C. Duties In The Event Of Loss

You must see that the following are done in the event of loss or damage to Covered Property:

1. Notify the police if a law may have been broken.
2. Give us prompt notice of the loss or damage. Include a description of the property involved.
3. As soon as possible, give us a description of how, when and where the loss or damage occurred.
4. Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.

5. You will not, except at your own cost, voluntarily make a payment, assume any obligation, or incur any expense without our consent.

6. As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also, permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

7. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.
8. Send us a signed, sworn proof of loss containing the information we request to settle the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
9. Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or suit.
10. Cooperate with us in the investigation or settlement of the claim.

D. Insurance Under Two Or More Coverages

If two or more of this policy's coverages apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

E. Loss Payment

1. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.
2. We will not pay you more than your financial interest in the Covered Property.
3. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claim against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.

4. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.
5. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss if you have complied with all the terms of this Coverage Part and:
 - a. We have reached agreement with you on the amount of the loss; or
 - b. An appraisal award has been made.
6. We will not be liable for any part of a loss that has been paid or made good by others.

F. Other Insurance

1. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Coverage Part. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this Coverage Part bears to the Limits of Insurance of all insurance covering on the same basis.
2. If there is other insurance covering the same loss or damage, other than that described in 1. above, we will pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance.

G. Pair, Sets Or Parts

1. Pair Or Set

In case of loss or damage to any part of a pair or set we may:

- a. Repair or replace any part to restore the pair or set to its value before the loss or damage; or
- b. Pay the difference between the value of the pair or set before and after the loss or damage.

2. Part

In case of loss or damage to any part of Covered Property consisting of several parts when complete, we will only pay for the value of the lost or damaged part.

H. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

I. Reinstatement Of Limit After Loss

The Limit of Insurance will not be reduced by the payment of any claim, except for total loss or damage of a scheduled item, in which event we will refund the unearned premium on that item.

J. Transfer Of Rights Of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this Coverage Part has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them. But you may waive your rights against another party in writing:

1. Prior to a loss to your Covered Property.
2. After a loss to your Covered Property only if, at time of loss, that party is one of the following:
 - a. Someone insured by this insurance; or
 - b. A business firm:
 - (1) Owned or controlled by you; or
 - (2) That owns or controls you.

This will not restrict your insurance.

GENERAL CONDITIONS

A. Concealment, Misrepresentation Or Fraud

This Coverage Part is void in any case of fraud, intentional concealment or misrepresentation of a material fact, by you or any other insured, at any time, concerning:

1. This Coverage Part;
2. The Covered Property;
3. Your interest in the Covered Property; or
4. A claim under this Coverage Part.

B. Control of Property

Any act or neglect of any person other than you beyond your direction or control will not affect this insurance.

The breach of any condition of this Coverage Part at any one or more locations will not affect coverage at any location where, at the time of loss or damage, the breach of condition does not exist.

C. Legal Action Against Us

No one may bring a legal action against us under this Coverage Part unless:

1. There has been full compliance with all the terms of this Coverage Part; and

2. The action is brought within 2 years after you first have knowledge of the direct loss or damage.

D. No Benefit To Bailee

No person or organization, other than you, having custody of Covered Property, will benefit from this insurance.

E. Policy Period, Coverage Territory

We cover loss or damage commencing:

1. During the policy period shown in the Declarations; and
2. Within the coverage territory.

F. Valuation

The value of property will be the least of the following amounts:

1. The actual cash value of that property;
2. The cost of reasonably restoring that property to its condition immediately before loss or damage; or
3. The cost of replacing that property with substantially identical property.

In the event of loss or damage, the value of property will be determined as of the time of loss or damage.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE PART

A. Disclosure Of Federal Share of Terrorism Losses

The United States Department of the Treasury will reimburse insurers for a portion of such insured losses as indicated in the table below that exceeds the applicable insurer deductible:

Calendar Year	Federal Share of Terrorism Losses
2015	85%
2016	84%
2017	83%
2018	82%
2019	81%
2020 or later	80%

However, if aggregate insured losses attributable to "certified acts of terrorism" under the federal Terrorism Risk Insurance Act, as amended (TRIA), exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. The United States Government has not charged any premium for their participation in covering terrorism losses.

B. Cap On Insurer Liability For Terrorism Losses

A "certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism under TRIA. The criteria contained in TRIA, for a "certified act of terrorism" include the following:

1. The act results in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and

2. The act results in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of an United States mission; and
3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to "certified acts of terrorism" under TRIA exceed \$100 billion in a calendar year and we have met, or will meet, our insurer deductible under TRIA we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case, your coverage for terrorism losses may be reduced on a pro-rata basis in accordance with procedures established by the Treasury, based on its estimates of aggregate industry losses and our estimate that we will exceed our insurer deductible. In accordance with Treasury procedures, amounts paid for losses may be subject to further adjustments based on differences between actual losses and estimates.

C. Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, the inapplicability or omission of a terrorism exclusion, or the inclusion of terrorism coverage, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion and the War And Military Action Exclusion.

COMMERCIAL ARTICLES COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning.

A. Coverage

We will pay for direct physical loss of or damage to Covered Property from any of the Covered Causes of Loss.

1. Covered Property, as used in this Coverage Form, means:

- a. Cameras, projection machines, films and related equipment and accessories;
- b. Musical instruments and related equipment and accessories; and
- c. Similar property of others that is in your care, custody or control.

2. Property Not Covered

Covered Property does not include contraband, or property in the course of illegal transportation or trade.

3. Covered Causes Of Loss

Covered Causes of Loss means direct physical loss or damage to Covered Property except those causes of loss listed in the Exclusions.

4. Additional Coverage – Collapse

The coverage provided under this Additional Coverage – Collapse applies only to an abrupt collapse as described and limited in Paragraphs a. through c.

- a. For the purpose of this Additional Coverage – Collapse, abrupt collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its intended purpose.

- b. We will pay for direct physical loss or damage to Covered Property, caused by abrupt collapse of a building or any part of a building that contains Covered Property insured under this Coverage Form, if such collapse is caused by one or more of the following:

- (1) Building decay that is hidden from view, unless the presence of such decay is known to an insured prior to collapse;
- (2) Insect or vermin damage that is hidden from view, unless the presence of such damage is known to an insured prior to collapse;
- (3) Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs during the course of the construction, remodeling or renovation;
- (4) Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs after the construction, remodeling or renovation is complete, but only if the collapse is caused in part by:
 - (a) A cause of loss listed in Paragraph (1) or (2);
 - (b) One or more of the following causes of loss: fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; all only as insured against in this Coverage Form;
 - (c) Weight of people or personal property; or
 - (d) Weight of rain that collects on a roof.

- c. This Additional Coverage – Collapse will not increase the Limits of Insurance provided in this Coverage Form.

B. Exclusions

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this Coverage Form.

b. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination results in fire, we will pay for the direct loss or damage caused by that fire if the fire would be covered under this Coverage Form.

c. War And Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

Exclusions **B.1.a.** through **B.1.c.** apply whether or not the loss event results in widespread damage or affects a substantial area.

2. We will not pay for loss or damage caused by or resulting from any of the following:
 - a. Delay, loss of use, loss of market or any other consequential loss.
 - b. Dishonest or criminal act (including theft) committed by:
 - (1) You, any of your partners, employees (including temporary employees and leased workers), officers, directors, trustees, or authorized representatives;
 - (2) A manager or a member if you are a limited liability company; or

- (3) Anyone else with an interest in the property, or their employees (including temporary employees and leased workers) or authorized representatives;

whether acting alone or in collusion with each other or with any other party.

This exclusion applies whether or not an act occurs during your normal hours of operation.

This exclusion does not apply to acts of destruction by your employees (including temporary employees and leased workers) or authorized representatives; but theft by your employees (including temporary employees and leased workers) or authorized representatives is not covered.

- c. Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device or false pretense.
- d. Unauthorized instructions to transfer property to any person or to any place.
- e. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.
- f. Theft by any person (except carriers for hire) to whom you entrust the property for any purpose, whether acting alone or in collusion with any other party.

This exclusion applies whether or not an act occurs during your normal hours of operation.

3. We will not pay for loss or damage caused by or resulting from any of the following. But if loss or damage by a Covered Cause of Loss results, we will pay for the loss or damage caused by that Covered Cause of Loss.
 - a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in Paragraph 1. above to produce the loss or damage.
 - b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
 - c. Faulty, inadequate or defective:
 - (1) Planning, zoning, development, surveying, siting;
 - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - (3) Materials used in repair, construction, renovation or remodeling; or

(4) Maintenance;

of part or all of any property wherever located.

d. Collapse, including any of the following conditions of property or any part of the property:

- (1)** An abrupt falling down or caving in;
- (2)** Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or
- (3)** Any cracking, bulging, sagging, bending, leaning, settling, shrinking or expansion as such condition relates to Paragraph **(1)** or **(2)**.

This Exclusion **d.** does not apply to the extent that coverage is provided under the Additional Coverage – Collapse or to collapse caused by one or more of the following: fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; weight of people or personal property; weight of rain that collects on a roof.

e. Wear and tear, any quality in the property that causes it to damage or destroy itself, gradual deterioration; insects, vermin or rodents.

C. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit Of Insurance shown in the Declarations.

D. Deductible

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable Limits of Insurance exceeds the Deductible shown in the Declarations. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

E. Additional Conditions

The following conditions apply in addition to the Commercial Inland Marine Conditions and the Common Policy Conditions:

1. Coverage Territory

We cover property wherever located.

2. Coinsurance

If a Coinsurance percentage is shown in the Declarations, the following condition applies to all items that are covered but not individually listed and described.

We will not pay the full amount of any loss if the value of Covered Property, except property in transit, at the time of loss times the Coinsurance percentage shown for it in the Declarations is greater than the Limit of Insurance for the property.

Instead, we will determine the most we will pay using the following steps:

- a.** Multiply the value of Covered Property, except property in transit, at the time of loss by the Coinsurance percentage;
- b.** Divide the Limit of Insurance of the property by the figure determined in Step **a.**;
- c.** Multiply the total amount of loss, before the application of any deductible, by the figure determined in Step **b.**; and
- d.** Subtract the deductible from the figure determined in Step **c.**

We will pay the amount determined in Step **d.** or the Limit of Insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

3. Additional Acquired Property

If during the policy period you acquire additional property of a type already covered by this form, we will cover such property for up to 30 days, but not beyond the end of the policy period. The most we will pay for loss or damage is the lesser of:

- a.** 25% of the total Limit Of Insurance shown in the Declarations for that type of property; or
- b.** \$10,000.

You will report such property within 30 days from the date acquired and will pay any additional premium due. If you do not report such property, coverage will cease automatically 30 days after the date the property is acquired or at the end of the policy period, whichever occurs first.

MISCELLANEOUS PROPERTY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we," "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F - DEFINITIONS.

A. COVERAGE

We will pay for direct physical "loss" to Covered Property caused by any of the Covered Causes of Loss.

1. Covered Property, as used in this Coverage Form, means property listed and described in the Declarations or Schedule.

2. Property Not Covered

Covered Property does not include contraband or property in the course of illegal transportation or trade.

3. Covered Causes of Loss

Covered Causes of Loss means RISKS OF DIRECT PHYSICAL "LOSS" to Covered Property from any external cause except those causes of "loss" listed in the Exclusions.

B. EXCLUSIONS

1. We will not pay for "loss" caused directly or indirectly by or resulting from any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss".

a. Seizure or destruction of property by order of governmental authority.

But we will pay for acts of destruction to Covered Property ordered by governmental authority and taken at the time of a fire to prevent its spread.

b. (1) Any weapon employing atomic fission or fusion; or

(2) Nuclear reaction or radiation, or radioactive contamination from any other cause. But we will pay for direct physical "loss" to Covered Property caused by resulting fire.

- c. (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

2. We will not pay for "loss" caused by or resulting from any of the following:

- a. Delay, loss of use, loss of market, or any other causes of consequential "loss".
- b. Wear and tear, depreciation or obsolescence.
- c. Rust, corrosion, fungus, decay, deterioration, hidden or latent defect, or any quality in property that causes it to damage or destroy itself.
- d. Insects, birds, rodents, or other animals.
- e. Mechanical breakdown or failure.

But we will pay for direct physical "loss" to Covered Property caused by resulting fire or explosion, except as otherwise excluded.

f. Artificially generated electric current, including electric arcing, that disturbs electrical:

- (1) Devices;
- (2) Equipment;
- (3) Appliances; or
- (4) Wires.

But we will pay for direct physical "loss" to Covered Property caused by resulting fire or explosion, except as otherwise excluded.

- g. Unexplained disappearance.
- h. Shortage found upon taking inventory.
- i. Dishonest acts by:
 - (1) You or any of your partners;
 - (2) Your directors or trustees;
 - (3) Your authorized representatives or employees; or

MISCELLANEOUS PROPERTY COVERAGE FORM

- (4) Anyone, other than a carrier for hire, to whom you entrusted the Covered Property, including their employees, for any purpose:

whether acting alone or in collusion with others; and

whether or not occurring during the hours of employment.

- j. Voluntary parting with any property whether or not induced to do so by any fraudulent scheme, trick, device or false pretense.
- k. Unauthorized instructions to transfer property to any person or to any place.
- l. Spoilage, contamination, leakage, breakage, marring, scratching, freezing, wetness, dampness or exposure to light, darkness or heat.

But we will pay for such direct physical "loss" to Covered Property caused by any of the "specified causes of loss", except as otherwise excluded.

- m. Theft from any unattended vehicle unless at the time of theft its windows, doors and compartments were closed and locked and there are visible signs that the theft was the result of forced entry.

But this exclusion does not apply to property in the custody of a carrier for hire.

- n. Processing or work upon the property.

But we will pay for direct physical "loss" to Covered Property caused by resulting fire or explosion, except as otherwise excluded.

C. LIMITS OF INSURANCE

The most we will pay for "loss" in any one occurrence is the smallest applicable Limit of Insurance shown in:

- 1. The Declarations;
- 2. The Schedule(s);
- 3. The Coverage Form; or
- 4. The Endorsement(s).

If we show a Maximum Limit of Insurance, that is the most we will pay for all "loss" in any one occurrence to Covered Property insured under this Coverage Form.

D. DEDUCTIBLE

We will adjust the "loss" in any one occurrence as a single "loss". The Deductible amount shown in the Declarations or Schedule will be subtracted from the lesser amount of:

- 1. The adjusted "loss"; or
- 2. The applicable Limit of Insurance.

E. ADDITIONAL CONDITIONS

The Commercial Inland Marine Conditions and the Common Policy Conditions apply as well as those listed below:

1. Coverage Territory

We insure the Covered Property only while it is located in:

- a. The United States of America;
- b. Puerto Rico; or
- c. Canada.

2. Coinsurance

Covered Property must be insured for its total value as of the time of "loss" or you will incur a penalty.

This penalty is that we will pay only the proportion of any "loss" that the applicable Limit of Insurance shown in the Declarations or Schedule for the Covered Property bears to the value of the Covered Property as of the time of "loss".

If we cover two or more items, this condition will apply to each item separately.

F. DEFINITIONS

- 1. "Loss" means accidental loss or damage.
- 2. "Specified causes of loss" means: fire; lightning; explosion; windstorm; hail; smoke; riot; strike; vandalism; theft; flood; earth movement; or accident to the vehicle while carrying the Covered Property.

FINE ARTS COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we," "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F - DEFINITIONS.

A. COVERAGE

We will pay for direct physical "loss" to Covered Property caused by any of the Covered Causes of Loss.

1. Covered Property, as used in this Coverage Form, means the "Fine Arts" listed and described in the Declarations or Schedule which are:

- a. Owned by you; or
- b. Owned by others, and in your care, custody or control.

2. Property Not Covered

Covered Property does not include:

- a. Property on exhibition at fair grounds or at any type of exposition, unless such locations are listed and described in the Declarations or Schedule; or
- b. Contraband or property in the course of illegal transportation or trade.

3. Covered Causes of Loss

Covered Causes of Loss means RISKS OF DIRECT PHYSICAL "LOSS" to Covered Property from any external cause except those causes of "loss" listed in the Exclusions.

B. EXCLUSIONS

1. We will not pay for "loss" caused directly or indirectly by or resulting from any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss".

- a. Seizure or destruction of property by order of governmental authority.
But we will pay for acts of destruction to Covered Property ordered by

governmental authority and taken at the time of a fire to prevent its spread.

- b. (1) Any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination from any other cause. But we will pay for direct physical "loss" to Covered Property caused by resulting fire.
- c. (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

2. We will not pay for "loss" caused by or resulting from any of the following.

- a. Delay, loss of use, loss of market, or any other causes of consequential "loss".
- b. Wear and tear, depreciation or obsolescence.
- c. Rust, corrosion, fungus, decay, deterioration, hidden or latent defect, or any quality in property that causes it to damage or destroy itself.
- d. Insects, birds, rodents or other animals.
- e. Dishonest acts by:
 - (1) You or any of your partners;
 - (2) Your directors or trustees;
 - (3) Your authorized representatives or employees; or
 - (4) Anyone, other than a carrier for hire, to whom you entrusted the Covered Property, including their employees, for any purpose:

whether acting alone or in collusion with others; and

whether or not occurring during the hours of employment.

- f. Voluntary parting with any property whether

FINE ARTS COVERAGE FORM

or not induced to do so by any fraudulent scheme, trick, device or false pretense.

- g. Unauthorized instructions to transfer property to any person or to any place.
- h. Theft from any unattended vehicle unless at the time of theft its windows, doors and compartments were closed and locked and there are visible signs that the theft was the result of forced entry.

But this exclusion does not apply to property in the custody of a carrier for hire.

- i. Processing or work upon the property.
- j. Breakage of art glass windows, glassware, statuary, marbles, bric-a-brac, porcelains or similar fragile articles.

But we will pay for such direct physical "loss" to Covered Property caused by: fire, lightning; windstorm; explosion; aircraft; earth movement; flood; vandalism; theft; collision, upset, derailment or overturn of the vehicle carrying the Covered Property.

This exclusion does not apply to such items of Covered Property indicated in the Declarations or Schedule as having coverage for breakage.

C. LIMITS OF INSURANCE

The most we will pay for "loss" in any one occurrence is the smallest applicable Limit of Insurance shown in:

- 1. The Declarations;
- 2. The Schedule(s);
- 3. The Coverage Form; or
- 4. The Endorsement(s).

D. DEDUCTIBLE

We will adjust the "loss" in any one occurrence as a single "loss". The Deductible amount shown in the Declarations or Schedule will be subtracted from the lesser amount of:

- 1. The adjusted "loss"; or
- 2. The applicable Limit of Insurance.

E. ADDITIONAL CONDITIONS

The Commercial Inland Marine Conditions and the Common Policy Conditions apply as well as those listed below:

1. Coverage Territory

We insure the Covered Property only while it is located in:

- a. The United States of America;
- b. Puerto Rico; or
- c. Canada.

2. Valuation

As respects Covered Property listed and described in the Declarations or Schedule, General Condition E. Valuation in the Commercial Inland Marine Conditions is replaced by the following:

The value of Covered Property will be the amount shown in the Declarations or Schedule for each item of Covered Property, which is agreed to be the value of the item.

3. Pair or Set

As respects Covered Property listed and described in the Declarations or Schedule, Loss Condition G., Pair, Sets or Parts, in the Commercial Inland Marine Conditions is replaced by the following:

In case of total "loss" to an item of Covered Property which is part of a pair or set, we agree to pay you the full amount of the pair or set as shown in the Declarations or Schedule and you agree to surrender the remaining item(s) of the pair or set to us.

4. Newly Acquired "Fine Arts"

If you acquire additional items of "Fine Arts", we will extend the insurance provided by this form to your newly acquired "Fine Arts" but:

- a. The most we will pay for "loss" to this newly acquired "Fine Arts" is the lesser of:
 - (1) 25% of the total Limit of Insurance shown in the Declarations of Schedule for "Fine Arts", or
 - (2) The actual cash value of the newly acquired property.
- b. Coverage under this condition for each newly acquired item of "Fine Arts" will end when any of the following first occurs:
 - (1) This policy expires or is cancelled.
 - (2) 90 days expire after you acquire the "Fine Arts".
 - (3) You report values to us.

We will charge you additional premium for values reported from the date you acquire the "Fine Arts".

5. Packing

You agree that Covered Property will be packed and unpacked by competent packers.

F. DEFINITIONS

- 1. "Loss" means accidental loss or damage.
- 2. "Fine Arts" means paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver, manuscripts, porcelains, rare glass, bric-a-brac, and similar property, of rarity, historical value or artistic merit.

COMMERCIAL INLAND MARINE SCHEDULE OF PROPERTY COVERED

This schedule provides supplementary information to be used with the Commercial Inland Marine Coverage shown.

POLICY NUMBER: 43 UUN DF2645

TYPE OF COVERAGE:

COMMERCIAL ARTICLES - MUSICAL INSTRUMENTS

RATE: .070 PREMIUM: \$ 365 MAXIMUM LIMIT: \$ 521,000
DEDUCTIBLE: \$ 500

ITEM NO	FULL DESCRIPTION OF COVERED PROPERTY	LIMIT OF INSURANCE
001	MUSICAL INSTRUMENTS	\$ 521,000

COMMERCIAL INLAND MARINE SCHEDULE OF PROPERTY COVERED

This schedule provides supplementary information to be used with the Commercial Inland Marine Coverage shown.

POLICY NUMBER: 43 UUN DF2645

TYPE OF COVERAGE:

TYPE OF COVERAGE: FINE ARTS

RATE: .374 PREMIUM: \$ 1,537 MAXIMUM LIMIT: \$ 410,890
DEDUCTIBLE: \$ 10,000

ITEM NO	FULL DESCRIPTION OF PROPERTY COVERED	LIMIT OF INSURANCE
001	TORAH SCROLLS	\$ 410,890

COMMERCIAL INLAND MARINE SCHEDULE OF PROPERTY COVERED

This schedule provides supplementary information to be used with the Commercial Inland Marine Coverage shown.

POLICY NUMBER: 43 UUN DF2645

TYPE OF COVERAGE:

TYPE OF COVERAGE: MISCELLANEOUS PROPERTY

RATE: 1.00 PREMIUM: \$ 140 MAXIMUM LIMIT: \$ 14,000
DEDUCTIBLE: \$ 10,000

ITEM NO	FULL DESCRIPTION OF PROPERTY COVERED	LIMIT OF INSURANCE
001	MISCELLANEOUS PROPERTY	\$ 14,000

QUICK REFERENCE COMMERCIAL GENERAL LIABILITY COVERAGE PART OCCURRENCE

READ YOUR POLICY CAREFULLY

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Named Insured and Mailing Address
Policy Period
Description of Business and Location
Coverages and Limits of Insurance

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These form numbers are shown on the Coverage Part - Declarations Page or on the Common Policy Declarations Page.

Form HC 70 01 06 05

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COMMERCIAL GENERAL LIABILITY COVERAGE PART - DECLARATIONS

POLICY NUMBER: 43 UUN DF2645

This COMMERCIAL GENERAL LIABILITY COVERAGE PART consists of:

- A. This Declarations;
- B. Commercial General Liability Schedule;
- C. Commercial General Liability Coverage Form; and
- D. Any Endorsements issued to be a part of this Coverage Part and listed below.

LIMITS OF INSURANCE

The Limits of Insurance, subject to all the terms of this Policy that apply, are:

Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You Limit - Any One Premises	\$300,000
Medical Expense Limit - Any One Person	\$10,000
Personal and Advertising Injury Limit	\$1,000,000
General Aggregate Limit, (other than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000

ADVANCE PREMIUM: \$18,984.00

AUDIT PERIOD: ANNUAL AUDIT

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Endorsements and Schedules that are part of this Coverage Part:

HC70010605	CG22671093	CG22710413	CG24161207	CG25020798
HC00880916	HC04180611	HC04311106	HC21091087	HC21110798
HC21960605	HC22340305	HC23140617	HC23700115	HC30060916
HG00010916	HG21020315	HC21370393	HC21900608	HG22030605
HC12101185T				
IH12011185	GH07940519	AMENDED COLLEGE OR SCHOOLS (LIMITED FORM)		

Form HC 00 10 07 98

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CORPORAL PUNISHMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

Exclusion **a.** of paragraph **2.**, Exclusions of COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section **I** - Coverages) is replaced by the following:

This insurance does not apply to:

- a.** "Bodily injury" or "property damage" expected or intended from the standpoint of the insured.

This exclusion does not apply to "bodily injury" resulting from:

- (1)** The use of reasonable force to protect persons or property; or
- (2)** Corporal punishment to your student administered by or at the direction of any insured.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COLLEGES OR SCHOOLS (LIMITED FORM)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

With respect to the operation of any college or school by you or on your behalf, the following provisions apply:

A. With respect to the transportation of students, Exclusion g. of Paragraph 2. Exclusions of **Section I – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

2. Exclusions

This insurance does not apply to:

g. "Bodily injury" or "property damage" arising out of the ownership, maintenance, operation, use, "loading or unloading" or entrustment to others of any aircraft, "auto" or watercraft that is owned, operated or hired by any insured. For the purpose of this exclusion, the word hired includes any contract to furnish transportation of your students to and from schools.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft that is owned, operated or hired by any insured.

B. The following exclusions are added to **Section I – Coverage A – Bodily Injury And Property Damage Liability** and **Section I – Coverage B – Personal And Advertising Injury Liability**:

1. If the college or school owns or operates an infirmary with facilities for lodging and treatment or a public clinic or hospital, this insurance does not apply to "bodily injury", "property damage", or "personal and advertising injury" caused by:

a. The rendering of or failure to render:

(1) Medical, surgical, dental, X-ray or nursing service, treatment, advice or instruction, or the related furnishing of food or beverages;

(2) Any health or therapeutic service, treatment, advice or instruction; or

(3) Any service, treatment, advice or instruction for the purpose of appearance or skin enhancement, hair removal or replacement or personal grooming.

b. The furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances; or

c. The handling or treatment of dead bodies, including autopsies, organ donation or other procedures.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved that which is described in Paragraph a., b. or c.

2. This insurance does not apply to "bodily injury" to any person while practicing for or participating in any sports or athletic contest or exhibition if there is no direct management, organization or supervision of such sports or athletic contest or exhibition by any insured.

C. The following exclusion is added to **Section I – Coverage C – Medical Payments**:

We will not pay expenses for "bodily injury" to your student.

D. **Section II – Who Is An Insured** is amended to include as an insured any of the following but only with respect to their duties in connection with the positions described below:

1. Any of your trustees or members of your Board of Governors if you are a private charitable or educational institution;

2. Any of your board members or commissioners if you are a public board or commission; or

3. Any student teachers teaching as part of their educational requirements.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CANOES OR ROWBOATS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

1. Exclusion **g.** of Section **I – Coverage A – Bodily Injury And Property Damage Liability** does not apply to "bodily injury" or "property damage" arising out of any canoe or rowboat owned or used by or rented to the insured.
2. **Section II – Who Is An Insured** is amended to include as an insured any person or organization legally responsible for the use of any such canoe or rowboat you own, provided the actual use is with your permission.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF LIMITS OF INSURANCE

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

	Limits Of Insurance
General Aggregate Limit	\$ _____
Products-Completed Operations Aggregate Limit	\$ _____
Personal & Advertising Injury Limit	\$ _____
Each Occurrence Limit	\$ _____
Damage To Premises Rented To You Limit	\$ <u>1,000,000</u> Any One Premises
Medical Expense Limit	\$ _____ Any One Person

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

The limits of insurance shown in the Declarations are replaced by the limits designated in the Schedule or in the Declarations as subject to this endorsement with respect to which an entry is made.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CYBERFLEX AMENDMENT OF COVERAGE B - PERSONAL AND ADVERTISING INJURY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This endorsement broadens coverage for "your web site" or internet-related activities.

A. Section V - Definitions is changed as follows:

1. Definition Of Advertisement - Internet

The following is added to Paragraph **a.** of the definition of "advertisement":

"Advertisement" means the widespread public dissemination of information or images that has the purpose of inducing the sale of goods, products or services through:

a. (6) The Internet;

2. Definition of Personal And Advertising Injury

a. Your Web Site

Paragraphs **f.** and **g.** of the definition of "personal and advertising injury" are replaced by the following:

"Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:

f. Copying, in your "advertisement" or on "your web site", a person's or organization's "advertising idea" or style of "advertisement"; or

g. Infringement of copyright, slogan, or title of any literary or artistic work, in your "advertisement" or on "your web site".

b. Publication By Those With Unauthorized Access

The following is added to the definition of "personal and advertising injury":

As used in this definition, oral, written or electronic publication includes publication of material in your care,

custody or control by someone not authorized to access or distribute that material.

3. Definition of Your Web Site

The following definition is added:

"Your web site" means a web page or set of interconnected web pages prepared and maintained by you, or by others on your behalf, for the purpose of promoting your business or promoting your goods, products or services, that is accessible over an internet.

B. Paragraph 2., Exclusions of Section I - Coverage B - Personal And Advertising Injury Liability is amended as follows:

1. Exclusions f., g. and i. are replaced by the following:

f. Breach Of Contract

"Personal and advertising injury" arising out of any breach of contract, except an implied contract to use another's "advertising idea" in your "advertisement" or on "your web site";

g. Quality Or Performance Of Goods - Failure To Conform To Statements

"Personal and advertising injury" arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your "advertisement" or on "your web site";

i. Infringement Of Intellectual Property Rights

(1) "Personal and advertising injury" arising out any actual or alleged infringement or violation of any intellectual property right, such as copyright, patent, trademark, trade

name, trade secret, trade dress, service mark or other designation of origin or authenticity; or

- (2) Any injury or damage alleged in any claim or "suit" that also alleges an infringement or violation of any intellectual property right, whether such allegation of infringement or violation is made by you or by any other party involved in the claim or "suit", regardless of whether this insurance would otherwise apply.

However, this exclusion does not apply if the only allegation in the claim or "suit" involving any intellectual property right is limited to:

- (1) Infringement, in your "advertisement" or on "your web site", of:
- (a) Copyright;
 - (b) Slogan; or
 - (c) Title of any literary or artistic work; or

- (2) Copying, in your "advertisement" or on "your web site", a person's or organization's "advertising idea" or style of "advertisement".

2. Exclusions **k.** - Electronic Chatrooms Or Bulletin Boards does not apply.
3. Subparagraphs (1), (2) and (3) of Exclusion **p.** - Internet Advertisements And Content Of Others do not apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CRISIS MANAGEMENT EXPENSE REIMBURSEMENT COVERAGE

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Crisis Management Expense Aggregate Limit:	\$ 100,000
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A. Crisis Management Expense Reimbursement Coverage

The following is added to Section I – Coverages:

Insuring Agreement

1. We will reimburse you for reasonable "crisis management expenses" you incur because of a "covered event" to which this insurance applies.
2. This insurance applies to "crisis management expenses" only if:
 - a. The "covered event" takes place in the "coverage territory" and on or within 1,000 feet of premises owned, rented or leased to you;
 - b. In the event the "covered event" is a "violent event", the act or series of acts that give rise to the "violent event" take place in the "coverage territory" and:
 - (1) On or within 1,000 feet of premises owned, rented or leased to you; or
 - (2) During off-premises activities that you sponsor or in which your students or "employees" are authorized to participate on your behalf,
including "violent events" that occur on "autos" or other conveyances that are being used to transport persons on, in

between, or to and from any premises described in subparagraphs (1) and (2) above;

- c. The "covered event" first occurs or commences during the policy period;
- d. In the event the "covered event" is a "violent event", the act or acts constituting the "violent event" are directed at one or more individuals other than the perpetrator(s), or the "hostage situation" involves the taking of one or more hostages other than the perpetrator(s);
- e. Any such "crisis management expenses" are incurred within sixty (60) consecutive days after the commencement date of the "covered event". This sixty (60) day period will continue to apply notwithstanding the end of the policy period; and
- f. You have provided satisfactory proof of payment of such "crisis management expenses".

We will not reimburse you for any "crisis management expenses" if the "covered event", or any portion thereof, first occurred or commenced prior to the beginning of the policy period, whether or not:

- (1) Any coverage is available under another insurer's policy or was reported to another insurer; or

(2) The "covered event" continued to occur for a period of time that extended into the policy period.

3. The amount we pay for reimbursement of "crisis management expenses" is limited as described in Paragraph B. below.

No other obligation or liability to pay sums or perform acts or services is covered.

B. Exclusions

For the purposes of the Crisis Management Expense Reimbursement coverage afforded by this endorsement, the following exclusions are added to Paragraph 2., **Exclusions** of Section I – **Coverage A – Bodily Injury And Property Damage Liability** and Paragraph 2., **Exclusions** of Section I – **Coverage B – Personal And Advertising Injury Liability**, and apply in addition to all other exclusions applicable to this Coverage Part:

The insurance provided by this endorsement does not apply to:

1. Damages

Any damages imposed upon any insured, including but not limited to any fine, sanction, penalty or punitive or exemplary damages, plus any equitable, injunctive or other non-monetary relief.

2. Defense Expenses

Any expenses you incur in the investigation, defense or settlement of a claim or "suit" for "bodily injury", "property damage" or "personal and advertising injury" arising out of a "covered event".

3. Perpetrators

Any "crisis management expenses" incurred by any person (including their families), who, either directly or indirectly, perpetrated, participated in or planned a "violent event".

4. Base Salaries Or Wages

The base salaries or wages of any of your "employees".

5. Ransom Payments

Any payment made, or other expense incurred, to meet a demand made to redeem a hostage or captive.

6. Retainers Or Contracted Fees

Any retainers or other contracted fees you paid a professional crisis management, public relations, media relations or similar firm prior to a "covered event".

7. Child Abduction Or Kidnapping By Parent Or Guardian

"Child abduction or kidnapping" committed by the child's natural or adoptive parent or legal guardian, whether or not such person possesses any legal right to hold such child.

8. Communicable Illnesses, Diseases Or Viruses

Any "crisis management expenses" arising out of the transmission of any communicable illnesses, diseases or viruses other than those described in subparagraphs a. and b. of the definition of "covered illness" in the **Definitions** Section.

C. Amended Who Is An Insured

For the purposes of the coverage afforded by this endorsement, the following is added to Section II – **Who Is An Insured**:

Any persons or organizations who are an additional insured under this Coverage Part, either because of Paragraph 6., **Additional Insureds When Required By Written Contract, Written Agreement Or Permit**, or in an endorsement issued by us and made a part of this Coverage Part, are not insureds under this Crisis Management Expense Reimbursement Coverage.

D. Crisis Management Expense Limit Of Insurance

For the purposes of the coverage afforded by this endorsement, Section III – **Limits Of Insurance** is replaced by the following:

The Crisis Management Expense Aggregate Limit shown in the Schedule of this endorsement is the most we will reimburse you for the sum of all "crisis management expenses", regardless of the number of:

1. "Covered events" that occur or commence during the policy period; or
2. Persons or organizations sustaining injury or damage as a result of a "covered event".

The Limits of Insurance of this endorsement apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

E. Covered Event Conditions

For the purposes of the coverage afforded by this endorsement, Section **IV – Commercial General Liability Conditions** is amended as follows:

1. The following condition is added:

Duties In The Event Of A Covered Event

- a. You must see to it that we are notified as soon as practicable of a "covered event" that may result in "crisis management expenses". To the extent possible, notice should include:

- (1) How, when and where the "covered event" took place;
- (2) The names and addresses of any involved parties and witnesses;
- (3) The nature and location of any injury or damage arising out of the "covered event"; and
- (4) Copies of reports made by the police or any similar governmental entity.

- b. You and any other involved insured must:

- (1) Immediately send us copies of invoices, demands, receipts, or any other pertinent documentation supporting the "crisis management expenses" resulting from a "covered event";
- (2) Authorize us to obtain records and other information; and
- (3) Cooperate with us in the investigation of a "covered event".

- c. You must submit a claim for reimbursement of "crisis management expenses" within one hundred eighty (180) days of incurring such "crisis management expenses".

2. For the purposes of the coverage afforded by this endorsement, the **Other Insurance** condition is replaced by the following:

Other Insurance

The insurance provided by this endorsement is excess over any other insurance, whether primary, excess, contingent or on any other basis, except when purchased specifically to apply in excess of this insurance. This includes, but is not limited to, any property insurance policies purchased by the insured that may also provide coverage for "crisis management expenses" resulting from a "covered event".

This insurance is also excess over any sums we have paid for medical expenses under Section **I – Coverage C – Medical Payments**.

F. Covered Event Definitions

For the purposes of the coverage afforded by this endorsement, the **Definitions** Section is amended by the addition of the following definitions:

1. "Child abduction or kidnapping" means the wrongful and illegal seizure of a child under the age of eighteen (18) by someone other than the child's natural or adoptive parent, foster parent or legal guardian.
2. "Covered event" means:
 - a. A "covered illness";
 - b. A fire, explosion, construction accident, equipment failure, or workplace accident that results in "bodily injury" or "property damage" and adverse regional, national or international news media coverage of your business; or
 - c. A "violent event".
3. "Covered illness" means "bodily injury" incurred by more than one person that is caused by:
 - a. Bacterial microorganisms transmitted to the injured person through human contact with food, drinking water or other beverages; or
 - b. Legionnaires' disease, hepatitis viruses or noroviruses, as defined by the United States Centers for Disease Control and Prevention.

"Covered illness" does not include any other types of communicable illnesses, diseases or viruses other than those described in subparagraphs **a.** and **b.** above.

A "covered illness" shall be deemed to commence at the time symptoms manifest in the first person to contract the "covered illness".

4. "Crisis management expenses" means:

Monetary amounts you pay for:

- a. First aid and other medical expenses for persons suffering "bodily injury" as a result of a "covered event", including but not limited to hospitalization, skilled nursing facilities, rehabilitation facilities, physical therapy and prosthetic devices;
- b. Ambulance or other transportation services (including air ambulances or helicopters) for persons suffering "bodily injury" as a result of the "covered event";

- c. Funeral and burial expenses of anyone who died as a result of a "covered event";
- d. Overtime wages and other costs of your "employees" above and beyond their normal compensation, or the costs of other persons or organizations you hire that are incurred in restoring the premises where the "covered event" took place to the condition it was in prior to the "covered event";
- e. The lease or rental of temporary facilities being used in place of real property that is being repaired or replaced due to direct "property damage" that arose out of a "covered event"; or
- f. Fees and costs you incur due to the use of professional crisis management, public relations, media relations or similar firms in order to mitigate any negative publicity and restore the image of your organization in the public's eye in the wake of a "covered event". This includes the costs of advertising created for those purposes.

If the "covered event" is a "violent event", "crisis management expenses" also include monetary amounts you pay for:

- g. Psychological counseling or other mental health treatment for:
 - (1) Persons suffering "bodily injury" as a result of a "violent event"; or
 - (2) Persons who were in the "zone of physical danger" when the "violent event" took place; or
- h. The costs of securing the premises where the "violent event" took place and the costs of increased security personnel put in place in the aftermath of the "violent event".

- 5. "Family member" means a person related to a victim by blood, adoption, marriage or a legally-recognized civil union. This includes a foster parent or foster child.
- 6. "Hostage situation" means the holding of a person against their will by a perpetrator or perpetrators in order to secure a specific demand.

- 7. "Violent event" means an actual or attempted criminal act or a series of related actual or attempted criminal acts perpetrated by one or more persons that involve exertion of physical force that inflicts or was intended to inflict "bodily injury" upon another person.

A "violent event" also includes:

- a. A "hostage situation";
- b. "Child abduction or kidnapping";
- c. The stalking and abduction of one or more of your students, "employees" or customers by someone other than a "family member"; or
- d. The intentional contamination of food, beverages or pharmaceuticals.

A "violent event" starts when the first actual or attempted criminal act or the first of a series of related criminal acts begins. A "violent event" ends:

- (1) When the act is concluded by the perpetrator(s); or
- (2) When the last of a series of acts are concluded by the perpetrator(s).
- 8. "Zone of physical danger" means the area in which a person is in actual physical peril from the conduct of another person.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED LIABILITY COVERAGE FOR NEGLIGENCE RELATED TO SEXUAL ABUSE OR MOLESTATION - MISSISSIPPI

The coverage provided by this endorsement differs substantially from the coverage provided under the policy to which it is attached. Please read it very carefully.

The coverage under this endorsement applies only to "sexual abuse injury" first occurring or commencing during the policy period caused by a "wrongful act" to which this insurance applies. This coverage does not apply to "sexual abuse injury" first occurring or commencing prior to the policy period. "Sexual abuse injury" occurring over time may be subject to a single limit of insurance.

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Section I--Limited Liability Coverage For Negligence Related To Sexual Abuse or Molestation Limits of Insurance

Sexual Abuse Injury Limit Of Insurance:

\$ 1,000,000

(Subject to and depletes the General Aggregate Set Forth In The Policy Declarations)

I. LIMITED LIABILITY COVERAGE FOR NEGLIGENCE RELATED TO SEXUAL ABUSE OR MOLESTATION

The following is added to **Section I – Coverages**:

1. Insuring Agreement

- a. We will pay on behalf of the insured those sums that the insured shall become legally obligated to pay as damages for "sexual abuse injury" because of a "wrongful act" to which this endorsement applies.
- b. We will have the right and duty to defend the insured against any claim or "suit" seeking damages for "sexual abuse injury" because of a "wrongful act" to which this endorsement applies. However, we will have no duty to defend the insured against any claim or "suit" seeking damages for any injury or damage to which this endorsement does

not apply. We may at our discretion investigate any "wrongful act" and settle any claim or "suit" that may result.

- c. The amount we will pay for damages is limited as described in Section I, subsection **3. Limits of Insurance** of this endorsement. No obligation to pay expenses or any other liability to pay sums or perform acts or services is covered unless explicitly provided for under the **Supplementary Payments** section of the policy.
- d. Our right and duty to defend ends when we have used up the applicable Limit of Insurance in the payment of damages under the coverage afforded by the policy or this endorsement.
- e. The coverage provided by this endorsement applies to a "wrongful act" or "related wrongful act" only if:

- (1) The "wrongful act" or "related wrongful act" takes place in the "coverage territory"; and
- (2) "Sexual abuse injury" first occurs or commences during the policy period.

No coverage is afforded if the "sexual abuse injury", or any portion thereof, first occurs or commences outside of the policy period, whether or not:

- (a) Sexual abuse injury or a wrongful act was covered by another insurer's policy or was reported to another insurer; or
- (b) The "sexual abuse injury" continued to occur for a period of time that extends into the policy period.

f. For the purpose of the coverage provided by this endorsement, the following definitions apply:

(1) "Wrongful act" means the negligent:

- (a) Employment of;
- (b) Investigation of, or failure to investigate;
- (c) Supervision of, or failure to supervise;
- (d) Reporting to proper authorities of, or failure to so report;
- (e) Retention of; or
- (f) Failure to protect others from the conduct of:

your officer(s), director(s), executive(s), or "employee(s)", or your agent(s), representative(s), licensee(s), invitee(s), students or "volunteer worker(s)" for whose conduct you are legally responsible, who have allegedly committed "sexual abuse". Any act of "sexual abuse" by any insured, or any other act, error or omission not described above, is not a "wrongful act" and is not covered.

All "wrongful acts" that involve the same perpetrator of "sexual abuse", or perpetrators, if a particular act or acts of "sexual abuse" are committed by more than one perpetrator acting in concert, shall be deemed to be one "related wrongful act".

(2) "Sexual abuse" means the following actual, threatened or attempted lewd, lascivious or sexual conduct:

- (a) Sexual intercourse, including but not limited to sexual penetration of any bodily orifice or part;

- (b) Sexual molestation;
- (c) Sexually explicit, sexually oriented, or sexually suggestive language, images, acts or statements;
- (d) Inappropriate touching, including but not limited to any kissing or fondling of any bodily part, including but not limited to genitalia;
- (e) Sexual exhibitionism;
- (f) Voyeurism; or
- (g) Photographic, audio, video or digital recording or the showing of any of the foregoing

whether injury is intended or not.

(3) "Sexual abuse injury" means:

- (a) "Bodily Injury";
- (b) Mental anguish or emotional distress;
- (c) Oral, written or electronic publication of material that slanders or libels a person or organization;
- (d) Oral, written or electronic publication of material that violates a person's right of privacy;
- (e) Wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor; or
- (f) Discrimination or humiliation that results in injury to the feelings or reputation of a natural person

caused by "sexual abuse".

(4) "Suit" means a civil proceeding in which damages because of "sexual abuse injury" to which this endorsement applies are alleged. "Suit" includes:

- (a) An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or
- (b) Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.

2. Exclusions

The following additional exclusions apply to the coverage afforded by this endorsement. The coverage provided by this endorsement does not apply to:

- a. Any liability assumed by the insured under any contract or agreement, but this exclusion does not apply to liability that the insured would have in the absence of the contract or agreement.
- b. The acts or failure to act of any insured, who participated or conspired in, directed, observed or knowingly allowed any "sexual abuse".
- c. Fines or penalties assessed in, or legal costs incurred in the defense of, any criminal action.
- d. "Personal and advertising injury" except as may be specifically provided in the definition of "sexual abuse injury".
- e. Any claim or "suit" by any insured against any other insured. This exclusion does not apply to a claim or "suit" by a "volunteer worker".
- f. "Sexual abuse injury" that is covered by any other insurance that is available to the insured, or that would be available but for the exhaustion of its limits. Such other insurance includes but is not limited to Employment Practices Liability Insurance.

3. Limits of Insurance

The **Limits of Insurance** (Section III) are modified as follows:

- a. Any amounts that we may pay under the terms of this endorsement are subject to and included within the General Aggregate Limit of the policy set forth in the Policy Declarations and reduce the amount of such General Aggregate Limit. Once the General Aggregate Limit of the policy is exhausted by the payment of amounts under the policy, this endorsement shall terminate.
- b. "Sexual abuse injury" shall be subject to only one Sexual Abuse Injury Limit of Insurance under the policy in which any such "sexual abuse injury" first occurs or commences.
- c. Subject to **a.** and **b.** above, the Sexual Abuse Injury Limit of Insurance set forth in the Schedule of this endorsement is the most we will pay for the sum of all damages because of all "sexual abuse injury":
 - (1) Involving the same perpetrator of "sexual abuse", or perpetrators, if a

particular act or acts of "sexual abuse" are committed by more than one perpetrator acting in concert; or

- (2) Arising out of each "wrongful act" or series of "related wrongful acts".

- d. The Sexual Abuse Injury Limit of Insurance set forth in the Schedule of this endorsement is in lieu of, and not in addition to, other coverage, if any, provided by the policy (or any other endorsements thereto) to which this endorsement is attached. The coverage provided by this endorsement is subject to the General Aggregate Limit of the policy. Per location, per project or per campus General Aggregate Limits, if any, applicable to the policy shall not apply to the coverage provided by this endorsement.

II. ADDITIONAL CONDITIONS APPLICABLE TO THIS ENDORSEMENT

The following additional Conditions apply with respect to any coverage afforded by this endorsement.

1. The following Condition is added:

Whenever you or any officer, director, executive or administrative "employee" of the Named Insured shall:

- a. Acquire knowledge of or observe any "sexual abuse" either attempted or committed by any officer, director, "employee", agent, representative, or "volunteer worker" of the Named Insured; and
- b. Fail to report or perform due diligence in the investigation of such "sexual abuse"

then you or any such officer, director, executive or administrative "employee" of the Named Insured are no longer an insured under the coverage provided by this endorsement for subsequent acts or omissions involving, arising out of, or in any way related to, the acts or omissions of such officer, director, "employee", agent, representative or "volunteer worker".

2. Subparagraph **2.f** of the **Duties In The Event Of Occurrence, Offense, Claim or Suit** is deleted and replaced by the following:

Paragraphs **a.** and **b.** above only apply when any officer, director, executive or administrative "employee" of the Named Insured shall acquire knowledge of any "sexual abuse" committed by any officer, director, "employee", agent, representative or "volunteer worker" of the Named Insured.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - TRAMPOLINE AND GYMNASTIC REBOUNDING DEVICES

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to "bodily injury" arising out of the:

- (1) ownership,
- (2) maintenance,
- (3) operation, or
- (4) use

of any trampoline or gymnastic rebounding device.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - EXPOSURES NOT CONTEMPLATED IN CLASSIFICATION (VACANT LAND)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

EXCLUSION SCHEDULE

- (a)** "real estate development property"
- (b)** vacant land used by persons other than the insured for business purposes
- (c)** hunting preserves.

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of any premises, hazards or operations shown in the Exclusion Schedule.

This Exclusion does not apply to any premises, hazards or operations specifically described as covered in a schedule forming a part of this Coverage Part.

"Real estate development property" means land in any stage of active development. Active development includes site preparation work as well as actual construction activities.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITATION OF COVERAGE - LEGAL LIABILITY FOR DAMAGE TO PREMISES

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

Paragraph **a.** of the definition of "insured contract" in the **Definitions** Section is replaced by the following:

"Insured contract" means:

- a.** A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire, lightning or explosion to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract";

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ABSOLUTE SEXUAL ABUSE OR MOLESTATION EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to the policy:

This insurance does not apply to any injury or damage, loss, cost or expense, including but not limited to "bodily injury", "property damage" or "personal and advertising injury" arising out of, or relating to, in whole or in part:

1. Actual, threatened or attempted "sexual abuse".

"Sexual abuse" means lewd, lascivious or sexual conduct, including but not limited to:

- a.** Sexual intercourse, including but not limited to any kind of sexual penetration, of any bodily orifice or part;
- b.** Sexual molestation;
- c.** Sexually explicit, sexually oriented, or sexually suggestive language, images, acts or statements;
- d.** Inappropriate touching, including but not limited to any kissing or fondling of any bodily part, including but not limited to genitalia;
- e.** Sexual exhibitionism;
- f.** Voyeurism; or
- g.** Photographic, audio, video or digital recording or the showing of any of the foregoing

by any person(s), whether injury is intended or not.

2. Any:

- a.** Employment of;
- b.** Investigation of or failure to investigate;
- c.** Supervision of or failure to supervise;
- d.** Reporting to the proper authorities of, or failure to so report;
- e.** Retention of; or
- f.** Failure to protect others from the conduct of

any person(s) whose conduct would be excluded by paragraph 1. above.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DISCRIMINATION - AMENDMENT OF PERSONAL AND ADVERTISING INJURY DEFINITION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

Paragraph **h.** is added to the definition of "Personal and advertising injury" as follows:

- h.** Discrimination that results in humiliation or other injury to the feelings or reputation of a natural person, provided that such discrimination is not committed by or at your direction, or the direction of any partner, member, manager, "executive officer", director, stockholder or trustee of the insured.

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this policy. The words "we", "us" and "our" refer to the stock insurance company member of The Hartford providing this insurance.

The word "insured" means any person or organization qualifying as such under Section II - Who Is An Insured.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section V - Definitions.

SECTION I - COVERAGES

COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in Section III - Limits Of Insurance; and
- (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments - Coverages A and B.

- b. This insurance applies to "bodily injury" and "property damage" only if:

- (1) The "bodily injury" or "property damage" is caused by an "occurrence" that takes place in the "coverage territory";
 - (2) The "bodily injury" or "property damage" occurs during the policy period; and
 - (3) Prior to the policy period, no insured listed under Paragraph 1. of Section II - Who Is An Insured and no "employee" authorized by you to give or receive notice of an "occurrence" or claim, knew that the "bodily injury" or "property damage" had occurred, in whole or in part. If such a listed insured or authorized "employee" knew, prior to the policy period, that the "bodily injury" or "property damage" occurred, then any continuation, change or resumption of such "bodily injury" or "property damage" during or after the policy period will be deemed to have been known prior to the policy period.
- c. "Bodily injury" or "property damage" will be deemed to have been known to have occurred at the earliest time when any insured listed under Paragraph 1. of Section II - Who Is An Insured or any "employee" authorized by you to give or receive notice of an "occurrence" or claim:
- (1) Reports all, or any part, of the "bodily injury" or "property damage" to us or any other insurer;
 - (2) Receives a written or verbal demand or claim for damages because of the "bodily injury" or "property damage"; or
 - (3) Becomes aware by any other means that "bodily injury" or "property damage" has occurred or has begun to occur.
- d. Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury".
- e. **Incidental Medical Malpractice And Good Samaritan Coverage**
- "Bodily injury" arising out of the rendering of or failure to render the following health care services by any "employee" or "volunteer worker" shall be deemed to be caused by an "occurrence" for:

- (1) Professional health care services such as:
 - (a) Medical, surgical, dental, laboratory, x-ray or nursing services or treatment, advice or instruction, or the related furnishing of food or beverages;
 - (b) Any health or therapeutic service, treatment, advice or instruction; or
 - (c) The furnishing or dispensing of drugs or medical, dental, or surgical supplies or appliances; or
- (2) First aid services, which include:
 - (a) Cardiopulmonary resuscitation, whether performed manually or with a defibrillator; or
 - (b) Services performed as a Good Samaritan.

For the purpose of determining the limits of insurance, any act or omission together with all related acts or omissions in the furnishing of these services to any one person will be considered one "occurrence".

However, this Incidental Medical Malpractice And Good Samaritan Coverage provision applies only if you are not engaged in the business or occupation of providing any of the services described in this provision.

2. Exclusions

This insurance does not apply to:

a. Expected Or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force to protect persons or property.

b. Contractual Liability

"Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

- (1) That the insured would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an "insured contract", reasonable attorney fees and necessary litigation expenses incurred by or for a party other than an insured are deemed to be damages because of "bodily injury" or "property damage", provided:

- (a) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same "insured contract"; and
- (b) Such attorney fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are alleged.

c. Liquor Liability

"Bodily injury" or "property damage" for which any insured may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in:

- (a) The supervision, hiring, employment, training or monitoring of others by that insured; or
- (b) Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol;

if the "occurrence" which caused the "bodily injury" or "property damage", involved that which is described in Paragraph (1), (2) or (3) above.

However, this exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages. For the purposes of this exclusion, permitting a person to bring alcoholic beverages on your premises, for consumption on your premises, whether or not a fee is charged or a license is required for such activity, is not by itself considered the business of selling, serving or furnishing alcoholic beverages.

d. Workers' Compensation And Similar Laws

Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law.

e. Employer's Liability

"Bodily injury" to:

- (1) An "employee" of the insured arising out of and in the course of:

- (a) Employment by the insured; or
- (b) Performing duties related to the conduct of the insured's business; or
- (2) The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph (1) above.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to liability assumed by the insured under an "insured contract".

f. Pollution

- (1) "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured. However, this subparagraph does not apply to:

- (i) "Bodily injury" if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests;
- (ii) "Bodily injury" or "property damage" for which you may be held liable, if you are a contractor and the owner or lessee of such premises, site or location has been added to your policy as an additional insured with respect to your ongoing operations performed for that additional insured at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any insured, other than that additional insured; or

- (iii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire";

- (b) At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;

- (c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:

- (i) Any insured; or
- (ii) Any person or organization for whom you may be legally responsible;

- (d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the "pollutants" are brought on or to the premises, site or location in connection with such operations by such insured, contractor or subcontractor. However, this subparagraph does not apply to:

- (i) "Bodily injury" or "property damage" arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the "bodily injury" or "property damage" arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor;

- (ii) "Bodily injury" or "property damage" sustained within a building and caused by the release of gases, fumes or vapors from materials brought into that building in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or

- (iii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire"; or

- (e) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the

operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants".

(2) Any loss, cost or expense arising out of any:

(a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or

(b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

However, this paragraph does not apply to liability for damages because of "property damage" that the insured would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or "suit" by or on behalf of a governmental authority.

g. Aircraft, Auto Or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This exclusion does not apply to:

- (1) A watercraft while ashore on premises you own or rent;
- (2) A watercraft you do not own that is:
 - (a) Less than 51 feet long; and
 - (b) Not being used to carry persons for a charge;
- (3) Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;

(4) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft;

(5) "Bodily injury" or "property damage" arising out of:

(a) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or

(b) The operation of any of the machinery or equipment listed in Paragraph **f.(2)** or **f.(3)** of the definition of "mobile equipment"; or

(6) An aircraft that is not owned by any insured and is hired, chartered or loaned with a paid crew. However, this exception does not apply if the insured has any other insurance for such "bodily injury" or "property damage", whether the other insurance is primary, excess, contingent or on any other basis.

h. Mobile Equipment

"Bodily injury" or "property damage" arising out of:

- (1) The transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured; or
- (2) The use of "mobile equipment" in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

i. War

"Bodily injury" or "property damage", however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

j. Damage To Property

"Property damage" to:

- (1) Property you own, rent, or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement,

enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;

- (2) Premises you sell, give away or abandon, if the "property damage" arises out of any part of those premises;
- (3) Property loaned to you;
- (4) Personal property in the care, custody or control of the insured;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the "property damage" arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to "property damage" (other than damage by fire) to premises, including the contents of such premises, rented to you for a period of seven or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in Section III - Limits Of Insurance.

Paragraph (2) of this exclusion does not apply if the premises are "your work" and were never occupied, rented or held for rental by you.

Paragraphs (3) and (4) of this exclusion do not apply to "property damage" arising from the use of elevators.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraphs (3) and (4) of this exclusion do not apply to "property damage" to borrowed equipment while not being used to perform operations at the job site.

Paragraph (6) of this exclusion does not apply to "property damage" included in the "products-completed operations hazard".

k. Damage To Your Product

"Property damage" to "your product" arising out of it or any part of it.

l. Damage To Your Work

"Property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard".

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

m. Damage To Impaired Property Or Property Not Physically Injured

"Property damage" to "impaired property" or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in "your product" or "your work"; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.

n. Recall Of Products, Work Or Impaired Property

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) "Your product";
- (2) "Your work"; or
- (3) "Impaired property";

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

o. Personal And Advertising Injury

"Bodily injury" arising out of "personal and advertising injury".

p. Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability

Damages arising out of:

- (1) Any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information; or
- (2) The loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of that which is described in Paragraph (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to damages because of "bodily injury".

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

q. Employment-Related Practices

"Bodily injury" to:

- (1) A person arising out of any "employment-related practices"; or
- (2) The spouse, child, parent, brother or sister of that person as a consequence of "bodily injury" to that person at whom any "employment-related practices" are directed.

This exclusion applies:

- (1) Whether the injury-causing event described in the definition of "employment-related practices" occurs before employment, during employment or after employment of that person;
- (2) Whether the insured may be liable as an employer or in any other capacity; and
- (3) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

r. Asbestos

- (1) "Bodily injury" or "property damage" arising out of the "asbestos hazard".
- (2) Any damages, judgments, settlements, loss, costs or expenses that:
 - (a) May be awarded or incurred by reason of any claim or suit alleging actual or threatened injury or damage of any nature or kind to persons or property which would not have occurred in whole or in part but for the "asbestos hazard";
 - (b) Arise out of any request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, encapsulate, contain, treat, detoxify or neutralize or in any way respond to or assess the effects of an "asbestos hazard"; or
 - (c) Arise out of any claim or suit for damages because of testing for, monitoring, cleaning up, removing, encapsulating, containing, treating,

detoxifying or neutralizing or in any way responding to or assessing the effects of an "asbestos hazard".

s. Recording And Distribution Of Material Or Information In Violation Of Law

"Bodily injury" or "property damage" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transaction Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA or CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

Damage To Premises Rented To You - Exception For Damage By Fire, Lightning Or Explosion

Exclusions c. through h. and j. through n. do not apply to damage by fire, lightning or explosion to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section III - Limits Of Insurance.

COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal and advertising injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal and advertising injury" to which this insurance does not apply. We may, at our discretion, investigate any offense and settle any claim or "suit" that may result. But:
 - (1) The amount we will pay for damages is limited as described in Section III - Limits Of Insurance; and
 - (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or

settlements under Coverages **A** or **B** or medical expenses under Coverage **C**.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments - Coverages **A** and **B**.

- b. This insurance applies to "personal and advertising injury" caused by an offense arising out of your business but only if the offense was committed in the "coverage territory" during the policy period.

2. Exclusions

This insurance does not apply to:

a. Knowing Violation Of Rights Of Another

"Personal and advertising injury" arising out of an offense committed by, at the direction or with the consent or acquiescence of the insured with the expectation of inflicting "personal and advertising injury".

b. Material Published With Knowledge Of Falsity

"Personal and advertising injury" arising out of oral, written or electronic publication, in any manner, of material, if done by or at the direction of the insured with knowledge of its falsity.

c. Material Published Prior To Policy Period

"Personal and advertising injury" arising out of oral, written or electronic publication, in any manner, of material whose first publication took place before the beginning of the policy period.

d. Criminal Acts

"Personal and advertising injury" arising out of a criminal act committed by or at the direction of the insured.

e. Contractual Liability

"Personal and advertising injury" for which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement.

f. Breach Of Contract

"Personal and advertising injury" arising out of a breach of contract, except an implied contract to use another's "advertising idea" in your "advertisement".

g. Quality Or Performance Of Goods - Failure To Conform To Statements

"Personal and advertising injury" arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your "advertisement".

h. Wrong Description Of Prices

"Personal and advertising injury" arising out of the wrong description of the price of goods, products or services.

i. Infringement Of Intellectual Property Rights

- (1) "Personal and advertising injury" arising out of any actual or alleged infringement or violation of any intellectual property rights such as copyright, patent, trademark, trade name, trade secret, trade dress, service mark or other designation of origin or authenticity; or
- (2) Any injury or damage alleged in any claim or "suit" that also alleges an infringement or violation of any intellectual property right, whether such allegation of infringement or violation is made by you or by any other party involved in the claim or "suit", regardless of whether this insurance would otherwise apply.

However, this exclusion does not apply if the only allegation in the claim or "suit" involving any intellectual property right is limited to:

- (1) Infringement, in your "advertisement", of:
 - (a) Copyright;
 - (b) Slogan; or
 - (c) Title of any literary or artistic work; or
- (2) Copying, in your "advertisement", a person's or organization's "advertising idea" or style of "advertisement".

j. Insureds In Media And Internet Type Businesses

"Personal and advertising injury" committed by an insured whose business is:

- (1) Advertising, broadcasting, publishing or telecasting;
- (2) Designing or determining content of web sites for others; or
- (3) An Internet search, access, content or service provider.

However, this exclusion does not apply to Paragraphs **a.**, **b.** and **c.** of the definition of "personal and advertising injury" under the Definitions Section.

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting.

k. Electronic Chatrooms Or Bulletin Boards

"Personal and advertising injury" arising out of an electronic chatroom or bulletin board the

insured hosts, owns, or over which the insured exercises control.

I. Unauthorized Use Of Another's Name Or Product

"Personal and advertising injury" arising out of the unauthorized use of another's name or product in your e-mail address, domain name or metatags, or any other similar tactics to mislead another's potential customers.

m. Pollution

"Personal and advertising injury" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time.

n. Pollution-Related

Any loss, cost or expense arising out of any:

- (1) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
- (2) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

o. War

"Personal and advertising injury", however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

p. Internet Advertisements And Content Of Others

"Personal and advertising injury" arising out of:

- (1) An "advertisement" for others on your web site;
- (2) Placing a link to a web site of others on your web site;
- (3) Content, including information, sounds, text, graphics, or images from a web site of others displayed within a frame or border on your web site; or

(4) Computer code, software or programming used to enable:

(a) Your web site; or

(b) The presentation or functionality of an "advertisement" or other content on your web site.

q. Right Of Privacy Created By Statute

"Personal and advertising injury" arising out of the violation of a person's right of privacy created by any state or federal act.

However, this exclusion does not apply to liability for damages that the insured would have in the absence of such state or federal act.

r. Violation Of Anti-Trust law

"Personal and advertising injury" arising out of a violation of any anti-trust law.

s. Securities

"Personal and advertising injury" arising out of the fluctuation in price or value of any stocks, bonds or other securities.

t. Recording And Distribution Of Material Or Information In Violation Of Law

"Personal and advertising injury" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transaction Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA or CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

u. Employment-Related Practices

"Personal and advertising injury" to:

- (1) A person arising out of any "employment-related practices"; or
- (2) The spouse, child, parent, brother or sister of that person as a consequence of "personal and advertising injury" to that person at whom any "employment-related practices" are directed.

This exclusion applies:

- (1) Whether the injury-causing event described in the definition of "employment-related practices" occurs before employment, during employment or after employment of that person;
- (2) Whether the insured may be liable as an employer or in any other capacity; and
- (3) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

v. Asbestos

- (1) "Personal and advertising injury" arising out of the "asbestos hazard".
- (2) Any damages, judgments, settlements, loss, costs or expenses that:
 - (a) May be awarded or incurred by reason of any claim or suit alleging actual or threatened injury or damage of any nature or kind to persons or property which would not have occurred in whole or in part but for the "asbestos hazard";
 - (b) Arise out of any request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, encapsulate, contain, treat, detoxify or neutralize or in any way respond to or assess the effects of an "asbestos hazard"; or
 - (c) Arise out of any claim or suit for damages because of testing for, monitoring, cleaning up, removing, encapsulating, containing, treating, detoxifying or neutralizing or in any way responding to or assessing the effects of an "asbestos hazard".

w. Access Or Disclosure Of Confidential Or Personal Information

"Personal and advertising injury" arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.

COVERAGE C MEDICAL PAYMENTS

1. Insuring Agreement

- a. We will pay medical expenses as described below for "bodily injury" caused by an accident:
 - (1) On premises you own or rent;
 - (2) On ways next to premises you own or rent; or
 - (3) Because of your operations;provided that:
 - (1) The accident takes place in the "coverage territory" and during the policy period;
 - (2) The expenses are incurred and reported to us within three years of the date of the accident; and
 - (3) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.
- b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:
 - (1) First aid administered at the time of an accident;
 - (2) Necessary medical, surgical, X-ray and dental services, including prosthetic devices; and
 - (3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions

We will not pay expenses for "bodily injury":

a. Any Insured

To any insured, except "volunteer workers".

b. Hired Person

To a person hired to do work for or on behalf of any insured or a tenant of any insured.

c. Injury On Normally Occupied Premises

To a person injured on that part of premises you own or rent that the person normally occupies.

d. Workers Compensation And Similar Laws

To a person, whether or not an "employee" of any insured, if benefits for the "bodily injury" are payable or must be provided under a workers' compensation or disability benefits law or a similar law.

e. Athletics Activities

To a person injured while practicing, instructing or participating in any physical exercises or games, sports, or athletic contests.

f. Products-Completed Operations Hazard

Included within the "products-completed operations hazard".

g. Coverage A Exclusions

Excluded under Coverage A.

SUPPLEMENTARY PAYMENTS - COVERAGES A AND B

1. We will pay, with respect to any claim we investigate or settle, or any "suit" against an insured we defend:

- a. All expenses we incur.
- b. Up to \$1,000 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
- c. The cost of appeal bonds or bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
- d. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$500 a day because of time off from work.
- e. All court costs taxed against the insured in the "suit". However, such costs do not include attorneys' fees, attorneys' expenses, witness or expert fees, or any other expenses of a party taxed to the insured.
- f. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
- g. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

2. If we defend an insured against a "suit" and an indemnitee of the insured is also named as a party to the "suit", we will defend that indemnitee if all of the following conditions are met:

- a. The "suit" against the indemnitee seeks damages for which the insured has assumed the liability of the indemnitee in a contract or agreement that is an "insured contract";
- b. This insurance applies to such liability assumed by the insured;
- c. The obligation to defend, or the cost of the defense of, that indemnitee, has also been

assumed by the insured in the same "insured contract";

- d. The allegations in the "suit" and the information we know about the "occurrence" are such that no conflict appears to exist between the interests of the insured and the interests of the indemnitee;
- e. The indemnitee and the insured ask us to conduct and control the defense of that indemnitee against such "suit" and agree that we can assign the same counsel to defend the insured and the indemnitee; and
- f. The indemnitee:

(1) Agrees in writing to:

- (a) Cooperate with us in the investigation, settlement or defense of the "suit";
- (b) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "suit";
- (c) Notify any other insurer whose coverage is available to the indemnitee; and
- (d) Cooperate with us with respect to coordinating other applicable insurance available to the indemnitee; and

(2) Provides us with written authorization to:

- (a) Obtain records and other information related to the "suit"; and
- (b) Conduct and control the defense of the indemnitee in such "suit".

So long as the above conditions are met, attorneys' fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments. Notwithstanding the provisions of Paragraph 2.b.(2) of Section I - Coverage A - Bodily Injury And Property Damage Liability, such payments will not be deemed to be damages for "bodily injury" and "property damage" and will not reduce the limits of insurance.

Our obligation to defend an insured's indemnitee and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when:

- a. We have used up the applicable limit of insurance in the payment of judgments or settlements; or
- b. The conditions set forth above, or the terms of the agreement described in Paragraph f. above, are no longer met.

SECTION II - WHO IS AN INSURED

1. If you are designated in the Declarations as:

- a. An individual, you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.
- b. A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.
- c. A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.
- d. An organization other than a partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.
- e. A trust, you are an insured. Your trustees are also insureds, but only with respect to their duties as trustees.

2. Each of the following is also an insured:

a. Employees And Volunteer Workers

Your "volunteer workers" only while performing duties related to the conduct of your business, or your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business.

However, none of these "employees" or "volunteer workers" are insureds for:

- (1) "Bodily injury" or "personal and advertising injury":
 - (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), to a co-"employee" while in the course of his or her employment or performing duties related to the conduct of your business, or to your other "volunteer workers" while performing duties related to the conduct of your business;
 - (b) To the spouse, child, parent, brother or sister of that co-"employee" or that

"volunteer worker" as a consequence of Paragraph (1)(a) above;

(c) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraphs (1)(a) or (1)(b) above; or

(d) Arising out of his or her providing or failing to provide professional health care services.

If you are not in the business of providing professional health care services:

(a) Subparagraphs (1)(a), (1)(b) and (1)(c) above do not apply to any "employee" or "volunteer worker" providing first aid services; and

(b) Subparagraph (1)(d) above does not apply to any nurse, emergency medical technician or paramedic employed by you to provide such services.

(2) "Property damage" to property:

(a) Owned, occupied or used by,

(b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by

you, any of your "employees", "volunteer workers", any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).

b. Real Estate Manager

Any person (other than your "employee" or "volunteer worker"), or any organization while acting as your real estate manager.

c. Temporary Custodians Of Your Property

Any person or organization having proper temporary custody of your property if you die, but only:

- (1) With respect to liability arising out of the maintenance or use of that property; and
- (2) Until your legal representative has been appointed.

d. Legal Representative If You Die

Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.

e. Unnamed Subsidiary

Any subsidiary, and subsidiary thereof, of yours which is a legally incorporated entity of which you own a financial interest of more than 50% of the voting stock on the effective date of the Coverage Part.

The insurance afforded herein for any subsidiary not named in this Coverage Part as a named insured does not apply to injury or damage with respect to which such insured is also a named insured under another policy or would be a named insured under such policy but for its termination or the exhaustion of its limits of insurance.

3. Newly Acquired Or Formed Organization

Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain financial interest of more than 50% of the voting stock, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:

- a. Coverage under this provision is afforded only until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier;
- b. Coverage **A** does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
- c. Coverage **B** does not apply to "personal and advertising injury" arising out of an offense committed before you acquired or formed the organization.

4. Nonowned Watercraft

With respect to watercraft you do not own that is less than 51 feet long and is not being used to carry persons for a charge, any person is an insured while operating such watercraft with your permission. Any other person or organization responsible for the conduct of such person is also an insured, but only with respect to liability arising out of the operation of the watercraft, and only if no other insurance of any kind is available to that person or organization for this liability.

However, no person or organization is an insured with respect to:

- a. "Bodily injury" to a co-"employee" of the person operating the watercraft; or
- b. "Property damage" to property owned by, rented to, in the charge of or occupied by you or the employer of any person who is an insured under this provision.

5. Additional Insureds When Required By Written Contract, Written Agreement Or Permit

The following person(s) or organization(s) are an additional insured when you have agreed, in a written contract, written agreement or because of a permit issued by a state or political subdivision, that such person or organization be added as an additional insured on your policy, provided the injury or damage occurs subsequent to the execution of the contract or agreement.

A person or organization is an additional insured under this provision only for that period of time required by the contract or agreement.

However, no such person or organization is an insured under this provision if such person or organization is included as an insured by an endorsement issued by us and made a part of this Coverage Part.

a. Vendors

Any person(s) or organization(s) (referred to below as vendor), but only with respect to "bodily injury" or "property damage" arising out of "your products" which are distributed or sold in the regular course of the vendor's business and only if this Coverage Part provides coverage for "bodily injury" or "property damage" included within the "products-completed operations hazard".

- (1) The insurance afforded the vendor is subject to the following additional exclusions:

This insurance does not apply to:

- (a) "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;
- (b) Any express warranty unauthorized by you;
- (c) Any physical or chemical change in the product made intentionally by the vendor;
- (d) Repackaging, except when unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container;
- (e) Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products;
- (f) Demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product;
- (g) Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor; or

(h) "Bodily injury" or "property damage" arising out of the sole negligence of the vendor for its own acts or omissions or those of its employees or anyone else acting on its behalf. However, this exclusion does not apply to:

(i) The exceptions contained in Sub-paragraphs (d) or (f); or

(ii) Such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products.

(2) This insurance does not apply to any insured person or organization, from whom you have acquired such products, or any ingredient, part or container, entering into, accompanying or containing such products.

b. Lessors Of Equipment

(1) Any person(s) or organization(s) from whom you lease equipment; but only with respect to their liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your maintenance, operation or use of equipment leased to you by such person(s) or organization(s).

(2) With respect to the insurance afforded to these additional insureds this insurance does not apply to any "occurrence" which takes place after the equipment lease expires.

c. Lessors Of Land Or Premises

Any person or organization from whom you lease land or premises, but only with respect to liability arising out of the ownership, maintenance or use of that part of the land or premises leased to you.

With respect to the insurance afforded these additional insureds the following additional exclusions apply:

This insurance does not apply to:

1. Any "occurrence" which takes place after you cease to lease that land; or
2. Structural alterations, new construction or demolition operations performed by or on behalf of such person or organization.

d. Architects, Engineers Or Surveyors

Any architect, engineer, or surveyor, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or

omissions of those acting on your behalf:

(1) In connection with your premises; or

(2) In the performance of your ongoing operations performed by you or on your behalf.

With respect to the insurance afforded these additional insureds, the following additional exclusion applies:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of or the failure to render any professional services by or for you, including:

1. The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
2. Supervisory, inspection, architectural or engineering activities.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or the failure to render any professional services by or for you.

e. Permits Issued By State Or Political Subdivisions

Any state or political subdivision, but only with respect to operations performed by you or on your behalf for which the state or political subdivision has issued a permit.

With respect to the insurance afforded these additional insureds, this insurance does not apply to:

- (1) "Bodily injury", "property damage" or "personal and advertising injury" arising out of operations performed for the state or municipality; or
- (2) "Bodily injury" or "property damage" included within the "products-completed operations hazard".

f. Any Other Party

Any other person or organization who is not an additional insured under Paragraphs a. through e. above, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

(1) In the performance of your ongoing operations;

- (2) In connection with your premises owned by or rented to you; or
- (3) In connection with "your work" and included within the "products-completed operations hazard", but only if
 - (a) The written contract or agreement requires you to provide such coverage to such additional insured; and
 - (b) This Coverage Part provides coverage for "bodily injury" or "property damage" included within the "products-completed operations hazard".

However:

- (1) The insurance afforded to such additional insured only applies to the extent permitted by law; and
- (2) If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

With respect to the insurance afforded to these additional insureds, this insurance does not apply to:

"Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or the failure to render, any professional architectural, engineering or surveying services, including:

- (1) The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
- (2) Supervisory, inspection, architectural or engineering activities.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or the failure to render any professional services by or for you.

The limits of insurance that apply to additional insureds is described in Section III - Limits Of Insurance.

How this insurance applies when other insurance is available to the additional insured is described in the Other Insurance Condition in Section IV - Commercial General Liability Conditions.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

SECTION III - LIMITS OF INSURANCE

1. The Most We Will Pay

The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

- a. Insureds;
- b. Claims made or "suits" brought; or
- c. Persons or organizations making claims or bringing "suits".

2. General Aggregate Limit

The General Aggregate Limit is the most we will pay for the sum of:

- a. Medical expenses under Coverage C;
- b. Damages under Coverage A, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard"; and
- c. Damages under Coverage B.

3. Products-Completed Operations Aggregate Limit

The Products-Completed Operations Aggregate Limit is the most we will pay under Coverage A for damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard".

4. Personal And Advertising Injury Limit

Subject to 2. above, the Personal and Advertising Injury Limit is the most we will pay under Coverage B for the sum of all damages because of all "personal and advertising injury" sustained by any one person or organization.

5. Each Occurrence Limit

Subject to 2. or 3. above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:

- a. Damages under Coverage A; and
- b. Medical expenses under Coverage C because of all "bodily injury" and "property damage" arising out of any one "occurrence".

6. Damage To Premises Rented To You Limit

Subject to 5. above, the Damage To Premises Rented To You Limit is the most we will pay under Coverage A for damages because of "property damage" to any one premises, while rented to you, or in the case of damage by fire, lightning or explosion, while rented to you or temporarily occupied by you with permission of the owner.

In the case of damage by fire, lightning or explosion, the Damage to Premises Rented To You Limit applies to all damage proximately caused by the same event, whether such damage results from fire, lightning or explosion or any combination of these.

7. Medical Expense Limit

Subject to **5.** above, the Medical Expense Limit is the most we will pay under Coverage **C** for all medical expenses because of "bodily injury" sustained by any one person.

8. How Limits Apply To Additional Insureds

If you have agreed in a written contract or written agreement that another person or organization be added as an additional insured on your policy, the most we will pay on behalf of such additional insured is the lesser of:

- a. The limits of insurance specified in the written contract or written agreement; or
- b. The Limits of Insurance shown in the Declarations.

Such amount shall be a part of and not in addition to Limits of Insurance shown in the Declarations and described in this Section.

The Limits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS

1. Bankruptcy

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

2. Duties In The Event Of Occurrence, Offense, Claim Or Suit

a. Notice Of Occurrence Or Offense

You or any additional insured must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. To the extent possible, notice should include:

- (1) How, when and where the "occurrence" or offense took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.

b. Notice Of Claim

If a claim is made or "suit" is brought against any insured, you or any additional insured must:

- (1) Immediately record the specifics of the claim or "suit" and the date received; and
- (2) Notify us as soon as practicable.

You or any additional insured must see to it that we receive written notice of the claim or "suit" as soon as practicable.

c. Assistance And Cooperation Of The Insured

You and any other involved insured must:

- (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit";
- (2) Authorize us to obtain records and other information;
- (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit"; and
- (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.

d. Obligations At The Insureds Own Cost

No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

e. Additional Insureds Other Insurance

If we cover a claim or "suit" under this Coverage Part that may also be covered by other insurance available to an additional insured, such additional insured must submit such claim or "suit" to the other insurer for defense and indemnity.

However, this provision does not apply to the extent that you have agreed in a written contract or written agreement that this insurance is primary and non-contributory with the additional insured's own insurance.

f. Knowledge Of An Occurrence, Offense, Claim Or Suit

Paragraphs **a.** and **b.** apply to you or to any additional insured only when such "occurrence", offense, claim or "suit" is known to:

- (1) You or any additional insured that is an individual;
- (2) Any partner, if you or the additional insured is a partnership;

- (3) Any manager, if you or the additional insured is a limited liability company;
- (4) Any "executive officer" or insurance manager, if you or the additional insured is a corporation;
- (5) Any trustee, if you or the additional insured is a trust; or
- (6) Any elected or appointed official, if you or the additional insured is a political subdivision or public entity.

This duty applies separately to you and any additional insured.

3. Legal Action Against Us

No person or organization has a right under this Coverage Part:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for damages that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

4. Other Insurance

If other valid and collectible insurance is available to the insured for a loss we cover under Coverages **A** or **B** of this Coverage Part, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when **b.** below applies. If other insurance is also primary, we will share with all that other insurance by the method described in **c.** below.

b. Excess Insurance

This insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis:

(1) Your Work

That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work";

(2) Premises Rented To You

That is fire, lightning or explosion insurance for premises rented to you or temporarily occupied by you with permission of the owner;

(3) Tenant Liability

That is insurance purchased by you to cover your liability as a tenant for "property damage" to premises rented to you or temporarily occupied by you with permission of the owner;

(4) Aircraft, Auto Or Watercraft

If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion g. of Section **I** - Coverage **A** - Bodily Injury And Property Damage Liability;

(5) Property Damage To Borrowed Equipment Or Use Of Elevators

If the loss arises out of "property damage" to borrowed equipment or the use of elevators to the extent not subject to Exclusion **j.** of Section **I** - Coverage **A** - Bodily Injury And Property Damage Liability;

(6) When You Are Added As An Additional Insured To Other Insurance

Any other insurance available to you covering liability for damages arising out of the premises or operations, or products and completed operations, for which you have been added as an additional insured by that insurance; or

(7) When You Add Others As An Additional Insured To This Insurance

Any other insurance available to an additional insured.

However, the following provisions apply to other insurance available to any person or organization who is an additional insured under this coverage part.

(a) Primary Insurance When Required By Contract

This insurance is primary if you have agreed in a written contract or written agreement that this insurance be primary. If other insurance is also primary, we will share with all that other insurance by the method described in **c.** below.

(b) Primary And Non-Contributory To Other Insurance When Required By Contract

If you have agreed in a written contract, written agreement, or permit that this insurance is primary and non-contributory with the additional insured's own insurance, this insurance is primary and we will not seek contribution from that other insurance.

Paragraphs (a) and (b) do not apply to other insurance to which the additional insured has been added as an additional insured.

When this insurance is excess, we will have no duty under Coverages A or B to defend the insured against any "suit" if any other insurer has a duty to defend the insured against that "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (2) The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

c. Method Of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit

- a. We will compute all premiums for this Coverage Part in accordance with our rules and rates.
- b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the first Named Insured. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, we will return the excess to the first Named Insured.
- c. The first Named Insured must keep records of the information we need for premium

computation, and send us copies at such times as we may request.

6. Representations

a. When You Accept This Policy

By accepting this policy, you agree:

- (1) The statements in the Declarations are accurate and complete;
- (2) Those statements are based upon representations you made to us; and
- (3) We have issued this policy in reliance upon your representations.

b. Unintentional Failure To Disclose Hazards

If unintentionally you should fail to disclose all hazards relating to the conduct of your business that exist at the inception date of this Coverage Part, we shall not deny coverage under this Coverage Part because of such failure.

7. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "suit" is brought.

8. Transfer Of Rights Of Recovery Against Others To Us

a. Transfer Of Rights Of Recovery

If the insured has rights to recover all or part of any payment, including Supplementary Payments, we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

b. Waiver Of Rights Of Recovery (Waiver Of Subrogation)

If the insured has waived any rights of recovery against any person or organization for all or part of any payment, including Supplementary Payments, we have made under this Coverage Part, we also waive that right, provided the insured waived their rights of recovery against such person or organization in a contract, agreement or permit that was executed prior to the injury or damage.

9. When We Do Not Renew

If we decide not to renew this Coverage Part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the

nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V - DEFINITIONS

1. **"Advertisement"** means the widespread public dissemination of information or images that has the purpose of inducing the sale of goods, products or services through:

- a. (1) Radio;
- (2) Television;
- (3) Billboard;
- (4) Magazine;
- (5) Newspaper; or
- b. Any other publication that is given widespread public distribution.

However, "advertisement" does not include:

- a. The design, printed material, information or images contained in, on or upon the packaging or labeling of any goods or products; or
 - b. An interactive conversation between or among persons through a computer network.
2. **"Advertising idea"** means any idea for an "advertisement".
3. **"Asbestos hazard"** means an exposure or threat of exposure to the actual or alleged properties of asbestos and includes the mere presence of asbestos in any form.
4. **"Auto"** means:

- a. A land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment; or
- b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

5. **"Bodily injury"** means physical:

- a. Injury;
- b. Sickness; or
- c. Disease

sustained by a person and, if arising out of the above, mental anguish or death at any time.

6. **"Coverage territory"** means:

- a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
- b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in a. above; or

c. All other parts of the world if the injury or damage arises out of:

- (1) Goods or products made or sold by you in the territory described in a. above;
- (2) The activities of a person whose home is in the territory described in a. above, but is away for a short time on your business; or
- (3) "Personal and advertising injury" offenses that take place through the Internet or similar electronic means of communication

provided the insured's responsibility to pay damages is determined in the United States of America (including its territories and possessions), Puerto Rico or Canada, in a "suit" on the merits according to the substantive law in such territory or in a settlement we agree to.

7. **"Employee"** includes a "leased worker". "Employee" does not include a "temporary worker".

8. **"Employment-Related Practices"** means:

- a. Refusal to employ that person;
- b. Termination of that person's employment; or
- c. Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or malicious prosecution directed at that person.

9. **"Executive officer"** means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.

10. **"Hostile fire"** means one which becomes uncontrollable or breaks out from where it was intended to be.

11. **"Impaired property"** means tangible property, other than "your product" or "your work", that cannot be used or is less useful because:

- a. It incorporates "your product" or "your work" that is known or thought to be defective, deficient, inadequate or dangerous; or
- b. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by the repair, replacement, adjustment or removal of "your product" or "your work", or your fulfilling the terms of the contract or agreement.

12. **"Insured contract"** means:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire, lightning or explosion to premises while rented to you or temporarily occupied by you with permission of the owner is subject to the Damage to

Premises Rented To You Limit described in Section III - Limits of Insurance;

- b. A sidetrack agreement;
- c. Any easement or license agreement, including an easement or license agreement in connection with construction or demolition operations on or within 50 feet of a railroad;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;
- f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for "bodily injury" or "property damage" to a third person or organization, provided the "bodily injury" or "property damage" is caused, in whole or in part, by you or by those acting on your behalf. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph f. includes that part of any contract or agreement that indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, road-beds, tunnel, underpass or crossing.

However, Paragraph f. does not include that part of any contract or agreement:

- (1) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - (a) Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
- (2) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (1) above and supervisory, inspection, architectural or engineering activities.

13. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".

14. "Loading or unloading" means the handling of property:

- a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or "auto";
- b. While it is in or on an aircraft, watercraft or "auto"; or
- c. While it is being moved from an aircraft, watercraft or "auto" to the place where it is finally delivered;

but "loading or unloading" does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or "auto".

15. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:

- a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
- b. Vehicles maintained for use solely on or next to premises you own or rent;
- c. Vehicles that travel on crawler treads;
- d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - (1) Power cranes, shovels, loaders, diggers or drills; or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
- e. Vehicles not described in a., b., c. or d. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise or lower workers;
- f. Vehicles not described in a., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":

- (1) Equipment designed primarily for:
 - (a) Snow removal;
 - (b) Road maintenance, but not construction or resurfacing; or
 - (c) Street cleaning;

- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, "mobile equipment" does not include any land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".

16. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

17. "Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:

- a. False arrest, detention or imprisonment;
- b. Malicious prosecution;
- c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person or organization occupies, committed by or on behalf of its owner, landlord or lessor;
- d. Oral, written or electronic publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- e. Oral, written or electronic publication, in any manner, of material that violates a person's right of privacy;
- f. Copying, in your "advertisement", a person's or organization's "advertising idea" or style of "advertisement"; or
- g. Infringement of copyright, slogan, or title of any literary or artistic work, in your "advertisement".

18. "Pollutants" mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

19. "Products-completed operations hazard":

- a. Includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:
 - (1) Products that are still in your physical possession; or

(2) Work that has not yet been completed or abandoned. However, "your work" will be deemed completed at the earliest of the following times:

- (a) When all of the work called for in your contract has been completed.
- (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
- (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

b. Does not include "bodily injury" or "property damage" arising out of:

- (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the "loading or unloading" of that vehicle by any insured;
- (2) The existence of tools, uninstalled equipment or abandoned or unused materials; or
- (3) Products or operations for which the classification, listed in the Declarations or in a policy Schedule, states that products-completed operations are subject to the General Aggregate Limit.

20. "Property damage" means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.

As used in this definition, computerized or electronically stored data, programs or software are not tangible property. Electronic data means information, facts or programs:

- a. Stored as or on;
 - b. Created or used on; or
 - c. Transmitted to or from;
- computer software, including systems and applications software, hard or floppy disks, CD-

ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

21. "Suit" means a civil proceeding in which damages because of "bodily injury", "property damage" or "personal and advertising injury" to which this insurance applies are alleged. "Suit" includes:

- a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or
- b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.

22. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.

23. "Volunteer worker" means a person who

- a. Is not your "employee";
- b. Donates his or her work;
- c. Acts at the direction of and within the scope of duties determined by you; and
- d. Is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.

24. "Your product":

a. Means:

- (1) Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - (a) You;
 - (b) Others trading under your name; or
 - (c) A person or organization whose business or assets you have acquired; and
- (2) Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

b. Includes

- (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
- (2) The providing of or failure to provide warnings or instructions.

c. Does not include vending machines or other property rented to or located for the use of others but not sold.

25. "Your work":

a. Means:

- (1) Work or operations performed by you or on your behalf; and
- (2) Materials, parts or equipment furnished in connection with such work or operations.

b. Includes

- (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your work", and
- (2) The providing of or failure to provide warnings or instructions.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - UNMANNED AIRCRAFT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM
COMMERCIAL GENERAL LIABILITY COVERAGE FORM (EXCESS - BROAD FORM)
COMMERCIAL GENERAL LIABILITY COVERAGE FORM (EXCESS)

- A. Exclusion **2.g. Aircraft, Auto Or Watercraft** under **Section I - Coverage A - Bodily Injury And Property Damage Liability** is replaced by the following:

2. Exclusions

This insurance does not apply to:

g. Aircraft, Auto Or Watercraft

(1) Unmanned Aircraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This Paragraph **g.(1)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

(2) Aircraft (Other Than Unmanned Aircraft), Auto Or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This Paragraph **g.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment,

training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This Paragraph **g.(2)** does not apply to:

- (a)** A watercraft while ashore on premises you own or rent;
- (b)** A watercraft you do not own that is:
 - (i)** Less than 51 feet long; and
 - (ii)** Not being used to carry persons for a charge;
- (c)** Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;
- (d)** Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or
- (e)** "Bodily injury" or "property damage" arising out of:
 - (i)** The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or

(ii) The operation of any of the machinery or equipment listed in Paragraph **f.(2)** or **f.(3)** of the definition of "mobile equipment".

(f) An aircraft that is not owned by any insured and is hired, chartered or loaned with a paid crew. However, this exception does not apply if the insured has any other insurance for such "bodily injury" or "property damage", whether the other insurance is primary, excess, contingent or on any other basis.

B. The following exclusion is added to Paragraph 2. Exclusions of Coverage B - Personal And Advertising Injury Liability:

2. Exclusions

This insurance does not apply to:

Unmanned Aircraft

"Personal and advertising injury" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

- a. The use of another's advertising idea in your "advertisement"; or
- b. Infringing upon another's copyright, trade dress or slogan in your "advertisement".

C. The following definition is added to the Definitions section:

"Unmanned aircraft" means an aircraft that is not:

1. Designed;
2. Manufactured; or
3. Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.

POLICY NUMBER: 43 UUN DF2645

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

GH07940519 AMENDED COLLEGE OR SCHOOLS
(LIMITED FORM)

COMMERCIAL GENERAL LIABILITY COVERAGE PART

GH07940519

QUICK REFERENCE EMPLOYEE BENEFITS LIABILITY COVERAGE PART CLAIMS MADE

READ YOUR POLICY CAREFULLY

DECLARATIONS PAGES

Named Insured and Mailing Address
Policy Period
Description of Business and Location
Coverages and Limits of Insurance

SECTION I - COVERAGES

Beginning on Page

Coverage EB	Insuring Agreement	1
	Exclusions	1
	Supplementary Payments	2

SECTION II - WHO IS AN INSURED	2
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Bankruptcy	3
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COMMON POLICY CONDITIONS

Cancellation
Changes
Examination of Your Books and Records
Inspections and Surveys
Premiums
Transfer of Your Rights and Duties under this Policy

ENDORSEMENTS

These form numbers are shown on the Coverage Part - Declarations Page or on the Common Policy Declarations Page.

EMPLOYEE BENEFITS LIABILITY COVERAGE PART - DECLARATIONS (CLAIMS MADE)

POLICY NUMBER: 43 UUN DF2645

This EMPLOYEE BENEFITS LIABILITY COVERAGE PART (CLAIMS MADE) consists of:

- A. This Declarations;
- B. Commercial General Liability Schedule;
- C. Employee Benefits Liability Coverage Form; and
- D. Any Endorsements issued to be a part of this Coverage Part and listed below.

Retroactive Date: 12/31/92 . If no date is entered, the Retroactive Date is the Inception Date of the Policy Period stated in the Common Policy Declarations.

LIMITS OF INSURANCE

The Limits of Insurance, subject to all the terms of this Policy that apply, are:

Each Claim	\$1,000,000
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Aggregate	\$2,000,000
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ADVANCE PREMIUM: \$131.00

AUDIT PERIOD: ANNUAL AUDIT

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Endorsements and Schedules that are part of this Coverage Part:

HC23700115	HC70110286	HC00210799	HC12101185T
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EMPLOYEE BENEFITS LIABILITY COVERAGE FORM

COVERAGE EB PROVIDES CLAIMS MADE COVERAGE. PLEASE READ THE ENTIRE FORM CAREFULLY.

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words, "you" and "your" refer to the Named Insured shown in the Declarations. The words "we" "us" and "our" refer to the Company providing this insurance.

The word "insured" means any person or organization qualifying as such under SECTION II - WHO IS AN INSURED.

Other words and phrases that appear in quotation marks have special meaning.

Refer to SECTION VI - DEFINITIONS.

SECTION I - COVERAGE EB

1. INSURING AGREEMENT.

- a. We will pay those sums that the insured becomes legally obligated to pay as "damages" because of "employee benefits injury" to which this insurance applies. No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under **SUPPLEMENTARY PAYMENTS - COVERAGE EB**. This insurance does not apply to "employee benefits injury" which occurred before the Retroactive Date, if any, shown in the Declarations or which occurs after the policy period. The negligent act, error or omission must take place in the "coverage territory".

We will have the right and duty to defend any "claim" or "suit" seeking such "damages". But:

- (1) The amount we will pay for "damages" is limited as described in **SECTION III - LIMITS OF INSURANCE;**
- (2) We may, at our discretion, investigate any alleged act, error or omission and settle any

"claim" or "suit" that may result; and

- (3) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverage EB. This applies both to "claims" and "suits" pending at that time and to those filed thereafter.
- b. This insurance applies to an "employee benefits injury" only if:
 - (1) A "claim" for "damages" because of the "employee benefits injury" is first made against any insured during the policy period; and
 - (2) At the time you applied for this insurance you had no knowledge of any "claim" or "suit" or of any "employee benefits injury" which might reasonably be expected to result in a "claim" or "suit," except as you had reported to us in writing at the time you so applied.
- c. A "claim" by a person or organization seeking "damages" will be deemed to have been made when notice of such "claim" is received and recorded by an insured or by us, whichever comes first.
- d. All "claims" for "damages" because of "employee benefits injury" to the same person or organization will be deemed to have been made at the time the first of those "claims" is made against any insured.

2. EXCLUSIONS

This insurance does not apply to:

- a. Any civil or criminal liability imposed on the insured, arising out of:
 - (1) Any failure by the insured to comply with

EMPLOYEE BENEFITS LIABILITY COVERAGE FORM

any federal or state statutory or regulatory reporting requirement relating to an "employee benefits program;" or

- (2) The commission or omission by an insured of any activity in connection with the management of assets of the "employee benefits program" which is prohibited under any federal or state statute or regulation.

For the purposes of this exclusion, civil or criminal liability includes pre or post judgement costs or expenses.

- b. "Bodily injury," "property damage," "personal and advertising injury."
- c. Any dishonest, fraudulent, criminal or malicious act.
- d. The failure of any investment or saving program to perform as represented by an insured.
- e. An "employee benefits injury" that arises out of advice given by any insured to an "employee" whether to participate or not to participate in any "employee benefits program."
- f. The failure of any insured to:
 - (1) Perform any obligation;
 - (2) Fulfill any guarantee;with respect to:
 - (1) The payment of benefits under any "employee benefits program;" or
 - (2) The providing, handling or investing of funds relating to any of these.

3. SUPPLEMENTARY PAYMENTS - COVERAGE EB

We will pay, with respect to any "claim" or "suit" we defend:

- a. All expenses we incur.
- b. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
- c. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the "claim" or "suit," including actual loss of earnings up to \$250 a day because of time off from work.
- d. All costs taxed against the insured in the "suit."
- e. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited

in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

SECTION II - WHO IS AN INSURED

1. If you are designated in the Declarations as:

- a. An individual, you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.
- b. A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.
- c. A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.
- d. An organization other than a partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.

2. Each of the following is also an insured:

- a. Your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business.
- b. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.

3. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:

- a. Coverage under this provision is afforded only until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier; and
- b. Coverage EB does not apply to "employee benefits injury" that occurred before you acquired or formed the organization.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

SECTION III - LIMITS OF INSURANCE

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:
 - a. Insureds;
 - b. "Claims" made or "suits" brought; or
 - c. Person or organizations making "claims" or bringing "suit."
2. The Employee Benefits Liability Aggregate Limit is the most we will pay for all "damages" to which this insurance applies.
3. Subject to 2. above the Each Claim Limit is the most we will pay for all "damages" with respect to any one "claim".

The limits of this policy apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV - EMPLOYEE BENEFITS LIABILITY CONDITIONS

1. Bankruptcy.

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

2. Duties in The Event of Employee Benefits Injury, Claim or Suit.

- a. You must see to it that we are notified as soon as practicable of an "employee benefits injury" which may result in a "claim". To the extent possible, notice should include:
 - (1) How, when and where the "employee benefits injury" took place; and
 - (2) The names and addresses of any injured persons and witnesses.

Notice of an "employee benefits injury" is not notice of a "claim".
- b. If a written "claim" is made or "suit" is brought against any insured, you must see to it that we receive prompt written notice of the "claim" or "suit".

c. You and any other involved insured must:

- (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "claim" or "suit";
 - (2) Authorize us to obtain records and other information;
 - (3) Cooperate with us in the investigation, settlement or defense of the "claim" or "suit"; and
 - (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of "employee benefits injury" to which this insurance may also apply.
- d. No insureds will, except at their own cost, voluntarily make a payment, assume any obligation or incur any expense, other than for first aid, without our consent.

3. Legal Action Against Us.

No person or organization has a right under this Coverage Part:

- a. To join us as a party or otherwise bring us into a "suit" asking for "damages" from an insured; or
- b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured obtained after an actual trial; but we will not be liable for "damages" that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

4. Other Insurance.

If other valid and collectible insurance is available to the insured for a loss we cover, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when b. below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then we will share with all that other insurance by the method described in c. below.

EMPLOYEE BENEFITS LIABILITY COVERAGE FORM

b. Excess Insurance

This insurance is excess over any other insurance, whether primary, excess, contingent or on any other basis, that is effective prior to the beginning of the policy period shown in the Declarations of this Coverage Part and applies to "damages" on other than a claims-made basis, if:

- (1) No retroactive date is shown in the Declarations of this Coverage Part; or
- (2) The other insurance has a policy period which continues after the Retroactive Date shown in the Declarations of this Coverage Part.

When this insurance is excess, we will have no duty to defend any "claim" or "suit" that any other insurer has a duty to defend. If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

When this insurance is excess, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (2) The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

c. Method of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach, each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit.

- a. We will compute all premiums for this Coverage Part in accordance with our rules and rates.

- b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period.

Audit premiums are due and payable on notice to the first Named Insured. If the sum of the advance and audit premiums paid for the policy term is greater than the earned premium, we will return the excess to the first Named Insured.

- c. The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.

6. Representations.

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete;
- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

7. Separation of Insureds.

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom "claim" is made or "suit" is brought.

8. Transfer Of Rights Of Recovery Against Others To Us.

If the insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

SECTION V - EXTENDED REPORTING PERIODS

1. We will provide one or more Extended Reporting Periods, as described below, if:
 - a. This Coverage Part is cancelled or not renewed; or
 - b. We renew or replace this Coverage Part with insurance that:

- (1) Has a Retroactive Date later than the date shown in the Declaration of this Coverage Part; or
- (2) Does not apply to "employee benefits injury" on a claims-made basis.

2. A Basic Extended Reporting Period is auto-matically provided without additional charge. This period starts with the end of the policy period and lasts for:

- a. One year for "claims" arising out of an "employee benefits injury" reported to us, not later than 60 days after the end of the policy period, in accordance with paragraph 2.a. of **SECTION IV - EMPLOYEE BENEFITS LIABILITY CONDITIONS**; or
- b. Sixty days for all other "claims".

The Basic Extended Reporting Period does not apply to "claims" that are covered under any subsequent insurance you purchase, or that would be covered but for exhaustion of the amount of insurance applicable to such "claims".

3. A Supplemental Extended Reporting Period of three years duration is available, but only by an endorsement and for an extra charge. This supplemental period starts:

- a. One year after the end of the policy period for "claims" arising out of an "occurrence" reported to us, not later than 60 days after the end of the policy period, in accordance with paragraph 2.a. of **SECTION IV - EMPLOYEE BENEFITS LIABILITY CONDITIONS**; or
- b. Sixty days after the end of the policy period for all other "claims".

You must give us a written request for the endorsement within 60 days after the end of the policy period. The Supplemental Extended Reporting Period will not go into effect unless you pay the additional premium promptly when due.

We will determine the additional premium in accordance with our rules and rates. In doing so, we may take into account the following:

- a. The exposures insured;
- b. Previous types and amount of insurance;
- c. Limits of Insurance available under this Coverage Part for future payment of "damages," and
- d. Other related factors.

The additional premium will not exceed 200% of the annual premium for this Coverage Part.

This endorsement shall set forth the terms, not inconsistent with this Section, applicable to the

Supplemental Extended Reporting Period, including a provision to the effect that the insurance afforded for "claims" first received during such period is excess over any other valid and collectible insurance available under policies in force after the Supplemental Extended Reporting Period starts.

4. Extended Reporting Periods do not extend the policy period or change the scope of coverage provided. They apply only to "claims" for "employee benefits injury" that occur before the end of the policy period (but not before the Retroactive Date, if any, shown in the Declarations).

"Claims" for such injury which are first received and recorded during the Basic Extended Reporting Period (or during the Supplemental Extended Reporting Period, if it is in effect) will be deemed to have been made on the last day of the policy period. Once in effect, Extended Reporting Periods may not be cancelled.

5. Extended Reporting Periods do not reinstate or increase the Limits of Insurance applicable to any "claim" to which this Coverage Part applies, except to the extent described in paragraph 6. of this Section.

6. If the Supplemental Extended Reporting Period is in effect, we will provide the separate aggregate limit of insurance described below, but only for "claims" first received and recorded during the Supplemental Extended Reporting Period.

The separate aggregate limit of insurance will be equal to the dollar amount shown in the Declarations in effect at the end of the policy period.

Paragraph 2. of **SECTION III - LIMITS OF INSURANCE** will be amended accordingly.

SECTION VI - DEFINITIONS

As used in this coverage part:

1. "Administration" means:
 - a. Giving counsel to your employees or their dependents and beneficiaries, with respect to interpreting the scope of your "employee benefits program" or their eligibility to participate in such programs; and
 - b. Handling records in connection with "employee benefits program".
2. "Advertisement" means a dissemination of information or images that has the purpose of inducing the sale of goods, products or services through:

EMPLOYEE BENEFITS LIABILITY COVERAGE FORM

- a. (1) Radio;
- (2) Television;
- (3) Billboard;
- (4) Magazine;
- (5) Newspaper; or
- b. Any other publication that is given widespread public distribution.

However, "advertisement" does not include the design, printed material, information or images contained in, on or upon the packaging or labeling of any goods or products.

- 3. "Advertising idea" means any idea for an "advertisement".
- 4. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including mental anguish or death resulting from any of these at any time.
- 5. "Claim" means a written demand received by any insured for "damages" alleging "employee benefits injury", including the institution of a "suit" for such "damages" against any insured.
- 6. "Coverage territory" means:
 - a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
 - b. International waters or airspace, provided the "employee benefits injury" does not occur in the course of travel or transportation to or from any place not included in a. above.
- 7. "Damages" include prejudgment interest awarded against the insured on that part of the judgment we pay. "Damages" do not include:
 - 1. Fines;
 - 2. Penalties; or
 - 3. Damages for which insurance is prohibited by the law applicable to the construction of this Coverage Part.
- 8. "Employee" includes a "leased worker" which is not covered under a labor leasing firm's "employee benefits program". "Employee" does not include a "temporary worker".
- 9. "Employee benefits injury" means injury that arises out of any negligent act, error or omission in the "administration" of your "employee benefits programs".
- 10. "Employee benefits program" means a formal program or programs of employee benefits maintained in connection with your business or operation, such as but not limited to:
 - a. Group life insurance, group accident or health insurance, profit sharing plans, pension plans and stock subscription plans, provided that no one other than an "employee" may subscribe to such insurance or plans; and
 - b. Unemployment insurance, social security benefits, workers' compensation and disability benefits.
- 11. "Executive officer" means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.
- 12. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".
- 13. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.
- 14. "Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:
 - a. False arrest, detention or imprisonment;
 - b. Malicious prosecution;
 - c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
 - d. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
 - e. Oral or written publication of material that violates a person's right of privacy.
 - f. Copying, in your "advertisement", a person's or organization's "advertising ideas" or style of "advertisement" or
 - g. Infringement of copyright, slogan, or title of any literary or artistic work, in your "advertisement".
- 15. "Property damage" means:
 - a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
 - b. Loss of use of tangible property that is not physically injured. All such loss shall be deemed to occur at the time of the "occurrence" that caused it.

EMPLOYEE BENEFITS LIABILITY COVERAGE FORM

15. "Suit" means a civil proceeding in which damage because of "employee benefits injury" to which this insurance applies are alleged. "Suit" includes:
- a. An arbitration proceeding in which such damages are claimed and to which you must submit or do submit with our consent; or
 - b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which you submit with our consent.
16. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.

EDUCATORS PROFESSIONAL CHOICE POLICY DECLARATIONS

Policy Number: 43 UUN DF2645

NOTICE: THE COVERAGE PARTS SCHEDULED IN ITEM 5 OF THE DECLARATIONS PROVIDE CLAIMS MADE COVERAGE. EXCEPT AS OTHERWISE SPECIFIED HEREIN: YOUR COVERAGE APPLIES ONLY TO A CLAIM FIRST MADE DURING THE POLICY PERIOD AND REPORTED TO US IN ACCORDANCE WITH THE APPLICABLE NOTICE PROVISIONS, FOR WRONGFUL ACTS OCCURRING AFTER THE APPLICABLE RETROACTIVE DATE, IF ANY. COVERAGE IS SUBJECT TO THE INSURED'S PAYMENT OF THE APPLICABLE RETENTION. PAYMENT OF DEFENSE COSTS IS IN ADDITION TO THE AVAILABLE LIMIT OF LIABILITY. PLEASE READ THE POLICY CAREFULLY AND DISCUSS THE COVERAGE WITH YOUR INSURANCE AGENT OR BROKER.

Item 1: Named Entity and Mailing Address: REFORMED THEOLOGICAL SEMINARY RTS
SEE IH1204
5422 CLINTON BLVD C/O LINDA COCHRAN
JACKSON MS 39209

Item 2: Producer's Name and Address: ROSS & YERGER INSURANCE INC
PO BOX 1139
JACKSON MS 39215

Item 3: Policy Period:

Inception Date: 05/20/22 12:01 AM, at your mailing address shown in Item 1

Expiration Date: 05/20/23 12:01 AM, at your mailing address shown in Item 1

Item 4: Premium: \$9,766.00

Item 5: Coverage Part Elections

Only those **Coverage Parts** and Optional Coverages designated with an "X" are included under this Policy.

<input type="checkbox"/>	Each Claim Combined Limit of Liability: Combined Aggregate Limit of Liability for All Coverage Parts:
<input checked="" type="checkbox"/>	Limits are not combined. See endorsement.

	Coverage Part	Retention	Retroactive Date	Optional Coverage
<input type="checkbox"/>	Directors, Officers and Entity Liability	Retention: Insuring Clause A Insuring Clause B Insuring Clause C	Retroactive Date: (if "None" is entered, prior acts coverage is unlimited)	
<input type="checkbox"/>	Employment Practices Liability	Retention:	Retroactive Date: (if "None" is entered, prior acts coverage is unlimited)	<input type="checkbox"/> Third Party Liability Retention: Retroactive Date:
<input checked="" type="checkbox"/>	Educators Errors and Omissions Liability	Retention: \$5,000	Retroactive Date: 05/20/13 (if "None" is entered, prior acts coverage is unlimited)	

Item 6: Supplemental Extended Reporting Period**Duration:** 1 Year**Charge:** 100% of Full Annual Premium

Full Annual Premium means the sum of the annual premium specified for all applicable **Coverage Parts** plus the annualized amounts of any additional premium(s) charged for such **Coverage Parts** during the **Policy Period**.

Item 7: Endorsements

This policy shall include the following endorsements at issuance:

HC23700115	HG21020315	HG00050315	HG00070315	HG25020315
HG99110315	HC12101185T			

This policy shall also include any endorsements that form a part of the Commercial General Liability Policy issued with the same Policy Number as this Policy and that are applicable to either "Educators Legal Liability" or "Educators Professional Choice" coverage.

Where required by law, this Policy is not binding unless countersigned by our Authorized Representative.

Countersigned by

Authorized Representative

05/23/22

Date

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SEPARATE LIMITS

This endorsement modifies the provisions of the following:

EDUCATORS PROFESSIONAL CHOICE POLICY – DECLARATIONS
COMMON TERMS AND CONDITIONS

- (1) Item 5 of the Declarations is amended to read in its entirety as follows:

Item 5: Coverage Part Elections

Only those **Coverage Parts** and Optional Coverages that are designated with an “X” are included under this Policy.

<input checked="" type="checkbox"/>	Limits are not combined.				
	Coverage Part	Limit	Retention	Retroactive Date	Optional Coverage
<input type="checkbox"/>	Directors, Officers and Entity Liability	Each Claim Limit of Liability Aggregate Limit of Liability	Retention: Insuring Clause A Insuring Clause B Insuring Clause C	Retroactive Date:	
<input type="checkbox"/>	Employment Practices Liability	Each Claim Limit of Liability Aggregate Limit of Liability	Retention:	Retroactive Date:	<input type="checkbox"/> Third Party Liability Retention: Retroactive Date:
<input checked="" type="checkbox"/>	Educators Errors and Omissions Liability	Each Claim Limit of Liability \$10,000,000 Aggregate Limit of Liability \$10,000,000	Retention: \$5,000	Retroactive Date: 05/20/13	

- (2) Section IV LIMIT OF LIABILITY of the Common Terms and Conditions of this Policy is deleted and replaced with the following:

IV. LIMIT OF LIABILITY

- (A) The Each Claim Limit of Liability for each **Coverage Part** in Item 5 of the Declarations shall be the maximum

amount that we shall pay under such **Coverage Part** for all **Damages** from any **Claim** covered under such **Coverage Part**.

- (B) The Aggregate Limit of Liability for each **Coverage Part** in Item 5 of the Declarations shall be the maximum

aggregate amount that we shall pay for all **Damages** from all **Claims** covered under such **Coverage Part** during the **Policy Period**.

(C) In the event that a **Claim** is covered under more than one **Coverage Part**, then our maximum limit of liability for all **Damages** resulting from such **Claim** shall not exceed the largest single applicable Each Claim Limit of Liability available under any such **Coverage Part**.

(D) With respect to all **Coverage Parts**, **Defense Costs** shall be in addition to each applicable Limit of Liability. If an

Aggregate Limit of Liability for any applicable **Coverage Part** is exhausted by the payment of **Damages**, we will have no further obligation to pay **Damages** or **Defense Costs** with respect to such **Coverage Part**. When the Aggregate Limit of Liability for every applicable **Coverage Part** is exhausted by the payment of **Damages**, the premium for the Policy shall be deemed fully earned and we will have no further obligation under this Policy.

EDUCATORS PROFESSIONAL CHOICE POLICY COMMON TERMS AND CONDITIONS

NOTICE: THE COVERAGE PARTS SCHEDULED IN ITEM 5 OF THE DECLARATIONS PROVIDE CLAIMS MADE COVERAGE. EXCEPT AS OTHERWISE SPECIFIED HEREIN: YOUR COVERAGE APPLIES ONLY TO A CLAIM FIRST MADE DURING THE POLICY PERIOD AND REPORTED TO US IN ACCORDANCE WITH THE APPLICABLE NOTICE PROVISIONS, FOR WRONGFUL ACTS OCCURRING AFTER THE APPLICABLE RETROACTIVE DATE, IF ANY. COVERAGE IS SUBJECT TO THE INSURED'S PAYMENT OF THE APPLICABLE RETENTION. PAYMENT OF DEFENSE COSTS IS IN ADDITION TO THE AVAILABLE LIMIT OF LIABILITY. PLEASE READ THE POLICY CAREFULLY AND DISCUSS THE COVERAGE WITH YOUR INSURANCE AGENT OR BROKER.

Throughout this Policy the words "you" and "your" refer to the Named Entity shown in the Declarations, and any other person or organization qualifying as a Named Entity under this Policy. The words "we," "us" and "our" refer to the Company issuing this Policy. Other words and phrases that appear in bold have special meaning.

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In consideration of the payment of the premium and subject to the Declarations and all of the terms, conditions and limitations of this Policy, the **Insureds** and we agree as follows:

I. TERMS AND CONDITIONS

(A) All **Coverage Parts** included in this Policy are subject to the following Common Terms and Conditions. If any provision in these Common Terms and Conditions is inconsistent or in conflict with the terms and conditions of any **Coverage Part**, the terms and conditions of such **Coverage Part** shall control for purposes of that **Coverage Part**.

(B) Except as otherwise provided by specific reference to other **Coverage Parts**, the terms and conditions of each **Coverage Part** shall apply only to such **Coverage Part**.

(C) This Policy is also subject to certain endorsements to the Commercial General Liability Policy of which this Policy is a coverage part, which endorsements are referenced in Item 7 of the Declarations of this Policy.

II. COMMON DEFINITIONS

The following terms, whether used in the singular or plural, shall have the meanings specified below.

- (A) “**Application**” means the application for this Policy or series of policies issued by us for which this policy is a renewal or replacement, including any materials or information submitted therewith or made available to us during the underwriting process.
- (B) “**Claim**” shall have the meaning specified for such term in each **Coverage Part**.
- (C) “**Coverage Part**” means any of the following:
- (1) Directors, Officers and Entity Liability Coverage Part;
 - (2) Employment Practices Liability Coverage Part; or
 - (3) Educators Errors and Omissions Liability Coverage Part;
- if purchased for this Policy as stated in Item 5 of the Declarations.
- (D) “**Damages**” shall have the meaning specified for such term in each **Coverage Part**.
- (E) “**Debtor in Possession**” means a “debtor in possession” as such term is defined in Chapter 11 of the U.S. Bankruptcy Code as well as any equivalent status under any similar law.
- (F) “**Defense Costs**” means:
- (1) reasonable and necessary legal fees and expenses incurred in the defense or appeal of a **Claim**;
 - (2) the costs of appeal, attachment or similar bonds, provided that we shall have no obligation to furnish such bonds or to provide them in excess of the applicable Limits of Liability; and
 - (3) all reasonable expenses incurred by the **Insured** at our request to assist us in the investigation or the defense of a **Claim** or suit, including actual loss of earnings, up to \$500 a day with a maximum aggregate limit of \$10,000 for all **Insureds**, because of time off from work to attend a hearing, trial or deposition.

However, **Defense Costs** shall not include:

- (a) salaries, wages, remuneration, overhead or benefit expenses associated with any **Insureds**, except as expressly provided in subparagraph (3) above;
- (b) any fees, expenses or costs that are incurred by or on behalf of a party that is not a covered **Insured**; or

(c) any fees, expenses or costs that were incurred prior to the date on which we received written notice of the **Claim** from the **Insured**.

- (G) “**Domestic Partner**” means any natural person qualifying as a domestic partner under the provisions of any applicable federal, state or local law or under the provisions of any formal program established by the **Insured Entity**.
- (H) “**Employee**” shall have the meaning specified for such term in each **Coverage Part**.
- (I) “**ERISA**” means the Employee Retirement Income Security Act of 1974, as amended; any similar federal, state, local or common law; and any rules and regulations promulgated under such law.
- (J) “**Financial Insolvency**” means the status of an **Insured Entity** as a result of:
- (1) the appointment of any conservator, liquidator, receiver, rehabilitator, trustee, or similar official to control, supervise, manage or liquidate such **Insured Entity**; or
 - (2) such **Insured Entity** becoming a **Debtor in Possession**.
- (K) “**Insured Entity**” means the **Named Entity** and any additional entities specifically scheduled by endorsement to this Policy.
- (L) “**Insured**” shall have the meaning specified for such term in each **Coverage Part**.
- (M) “**Insured Person**” shall have the meaning specified for such term in each **Coverage Part**.
- (N) “**Interrelated Wrongful Acts**” means **Wrongful Acts** that have as a common nexus any fact, circumstance, situation, event, transaction, goal, motive, methodology, or cause or series of causally connected facts, circumstances, situations, events, transactions, goals, motives, methodologies or causes.
- (O) “**Loss**” means **Defense Costs** and **Damages**.
- (P) “**Manager**” means any natural person who was, is or shall become a(n):
- (1) duly elected or appointed director, advisory director, board observer, advisory board member, officer, member of the board of managers or management committee member of an **Insured Entity**; or
 - (2) **Employee** solely in his or her capacity as legal counsel to an **Insured Entity**.

- (Q) **"Named Entity"** means the entity named in Item 1 of the Declarations.
- (R) **"Notice Manager"** shall have the meaning specified for such term in each **Coverage Part**.
- (S) **"Policy Period"** means the period from the Inception Date to the Expiration Date stated in Item 3 of the Declarations or any earlier cancellation date.
- (T) **"Pollutants"** means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, odors, noise, lead, oil or oil product, radiation, asbestos or asbestos-containing product, waste, any electric, magnetic or electromagnetic field of any frequency or any other material which threatens human health or welfare. Waste includes materials to be recycled, reconditioned or reclaimed. **Pollutants** also means any substance identified on a list of hazardous substances issued by any federal agency (including the Environmental Protection Agency) or any state, county, municipality or locality or counterpart thereof, or any foreign equivalent thereof.
- (U) **"Wage and Hour Violation"** means any actual or alleged violation of the duties and responsibilities that are imposed upon an **Insured** by any federal, state or local law or regulation anywhere in the world, including the Fair Labor Standards Act or any similar law (except the Equal Pay Act), that governs wage, hour and payroll practices. Such practices include:
- (1) the calculation and payment of wages, overtime wages, minimum wages and prevailing wage rates;
 - (2) the calculation and payment of benefits;
 - (3) the classification of any person or organization for wage and hour purposes;
 - (4) reimbursement of business expenses;
 - (5) the use of child labor;
 - (6) garnishments, withholdings and other deductions from wages; or
 - (7) meal, break and rest periods.
- (V) **"Wrongful Act"** shall have the meaning specified for such term in each **Coverage Part**.

III. COVERAGE EXTENSIONS

- (A) **Spousal/Domestic Partner Liability**
Coverage shall apply to the lawful spouse or **Domestic Partner** of an **Insured Person** for

a **Claim** made against such spouse or **Domestic Partner**, provided that:

- (1) such **Claim** arises solely out of:
 - (a) such person's status as the spouse or **Domestic Partner** of an **Insured Person**; or
 - (b) such spouse's or **Domestic Partner's** ownership of property sought as recovery for a **Wrongful Act**;
- (2) the **Insured Person** is named in such **Claim** together with the spouse or **Domestic Partner**; and
- (3) coverage of the spouse or **Domestic Partner** shall be on the same terms and conditions, including any applicable Retention, that apply to coverage of the **Insured Person** for such **Claim**.

No coverage shall apply to any **Claim** for a **Wrongful Act** of such spouse or **Domestic Partner**.

(B) Estates and Legal Representatives

In the event of the death, incapacity or bankruptcy of an **Insured Person**, any **Claim** made against the estate, heirs, legal representatives or assigns of such **Insured Person** for a **Wrongful Act** of such **Insured Person** shall be deemed to be a **Claim** made against such **Insured Person**. No coverage shall apply to any **Claim** for a **Wrongful Act** of such estate, heirs, legal representatives or assigns.

IV. LIMIT OF LIABILITY

- (A) The Each Claim Combined Limit of Liability stated in Item 5 of the Declarations shall be the maximum amount that we shall pay under all included **Coverage Parts** for all **Damages** from any **Claim** covered under one or more **Coverage Part(s)**.
- (B) The Combined Aggregate Limit of Liability for All Coverage Parts (the "Combined Aggregate Limit") in Item 5 of the Declarations shall be the maximum aggregate amount that we shall pay for all **Damages** from all **Claims** covered under all included **Coverage Parts** during the **Policy Period**.
- (C) With respect to all **Coverage Parts**, **Defense Costs** shall be in addition to each applicable Limit of Liability. If the Combined Aggregate Limit is exhausted by the payment of **Damages**, the premium for the Policy shall be deemed fully earned and we will have no further obligation under this Policy.

V. RETENTION

With respect to all **Coverage Parts**:

- (A) We shall pay **Loss** in excess of the Retention applicable to each **Claim** as specified in Item 5 of the Declarations.
- (B) All Retentions shall be assumed by the **Insureds** at their own risk and shall not be insured; however, in the event that we choose, in our sole discretion, to pay all or any portion of a Retention on behalf of any **Insured**, the **Insureds** shall reimburse us for such amounts upon request.
- (C) The Retention shall apply to **Damages** and **Defense Costs** covered under this Policy, provided that if any **Defense Costs** are incurred by us prior to the **Insured's** complete payment of the Retention, then the **Insureds** shall reimburse us for such **Defense Costs** upon request.
- (D) If different parts of a single **Claim** are subject to different Retentions in different **Coverage Parts**, the applicable Retentions will be applied separately to each part of such **Claim**, but the sum of such retentions shall not exceed the largest applicable Retention.
- (E) No Retention shall apply to **Loss** incurred by any **Insured Person** that an **Insured Entity** is not permitted by common or statutory law to indemnify, or is permitted or required to indemnify, but is not able to do solely by reason of **Financial Insolvency**.
- (F) If an **Insured Entity** is permitted or required by common or statutory law to indemnify an **Insured Person** for any **Damages**, or to advance **Defense Costs** on his or her behalf, and does not do so other than because of **Financial Insolvency**, then such **Insured Entity** and the **Named Entity** shall reimburse and hold us harmless for our payment or advancement of such **Damages** or **Defense Costs** up to the amount of the Retention that would have applied if such indemnification had been made.

VI. DEFENSE AND SETTLEMENT

With respect to all **Coverage Parts**:

- (A) We shall have the right and duty to defend **Claims** covered under this Policy, even if such **Claim** is groundless, false or fraudulent, provided that:
 - (1) the **Insureds** give notice to us in accordance with the applicable **Coverage Parts'** notice provisions; and
 - (2) such **Claim** does not involve allegations, in whole or in part, of a **Wage and Hour Violation**.

- (B) If we have the duty to defend a **Claim**, our duty to defend such **Claim** shall cease upon exhaustion of any applicable Limit of Liability.
- (C) If we have the duty to defend a **Claim**, we have the right to select qualified legal counsel to defend a **Claim** covered under the Policy and, upon the **Insured's** request, we may consult with the **Insured** regarding such selection of counsel.
- (D) The **Insureds** shall not admit or assume any liability, make any settlement offer or enter into any settlement agreement, stipulate to any judgment, or incur any **Defense Costs** regarding any **Claim** without our prior written consent, such consent not to be unreasonably withheld; provided that we shall not be liable for any admission, assumption, settlement offer or agreement, stipulation, or **Defense Costs** to which we have not consented.
- (E) We shall have the right to be involved in the defense and settlement of any **Claim** that appears reasonably likely to involve this Policy, make any investigation we deem appropriate in connection with any **Claim**, and, with the written consent of the **Insureds**, settle any **Claim** for a monetary amount that we deem reasonable.
- (F) In the event that the **Insureds** refuse to consent to any reasonable settlement we recommend and such settlement is acceptable to the claimant, our liability will be limited to the amount of **Damages** for which the **Claim** could have been settled plus **Defense Costs** incurred up to the date the **Insureds** refused to settle such **Claim** (the "Settlement Amount"), and we shall also have the right to reimbursement of any **Defense Costs** we pay in connection with the **Claim** on behalf of the **Insured** after the date of such refusal.
- (G) The **Insureds** shall give to us all information, assistance and cooperation as we may reasonably request.
- (H) With respect to a **Claim** covered in whole or in part for which we do not have the duty to defend, we shall advance **Defense Costs** in accordance with Section IX ALLOCATION (B) that we believe to be covered under this Policy until a different allocation is negotiated, arbitrated or judicially determined.

For any **Claim** involving allegations, in whole or in part, of a **Wage and Hour Violation**, it shall be the duty of the **Insureds**, and not our duty, to defend such **Claim**.

VII. EXTENDED REPORTING PERIOD

With respect to all **Coverage Parts**, the following applies if any **Coverage Part** is cancelled or nonrenewed for any reason other than non-payment of premium.

- (A) The **Insureds** shall have an automatic ninety (90) day extension of time following the effective date of cancellation or nonrenewal to report **Claims** under such **Coverage Part** (the "Basic Extended Reporting Period"). The Basic Extended Reporting Period does not apply to **Claims** that are covered under any subsequent insurance you purchase or that would be covered but for exhaustion of any applicable Limit of Liability of this Policy.
- (B) The **Insureds** shall also have the right to elect an additional extension of time to report **Claims** under such **Coverage Part** (the "Supplemental Extended Reporting Period") by endorsement to this Policy and for an additional premium.
 - (1) To elect the Supplemental Extended Reporting Period, the **Insureds** shall send a written notice of election of the Supplemental Extended Reporting Period to us together with the premium therefor. If the **Insureds** purchase a Supplemental Extended Reporting Period for multiple **Coverage Parts**, the same period of time must be elected for all **Coverage Parts** included in such purchase. The right to elect the Supplemental Extended Reporting Period shall end unless we receive such written notice and premium within sixty (60) days of the effective date of cancellation or nonrenewal. There shall be no right to elect the Supplemental Extended Reporting Period after such time.
 - (2) The premium for the Supplemental Extended Reporting Period shall be that percentage specified in Item 6 of the Declarations of the sum of the original annual premium for such **Coverage Part(s)** plus the annualized amount of any additional premium charged by us during the **Policy Period** for such **Coverage Part(s)**. Such premium shall be deemed fully earned at the inception of the Supplemental Extended Reporting Period.
 - (3) The Supplemental Extended Reporting Period shall be for the duration specified in Item 6 of the Declarations following the end of the Basic Extended Reporting Period.

- (C) Coverage during any applicable Extended Reporting Period shall apply to **Claims**

made during such Extended Reporting Period for **Wrongful Acts** occurring after any applicable Retroactive Date and prior to the earlier of the end of the **Policy Period** or the effective date of any cancellation, nonrenewal or any transaction described in Section XI CHANGES IN EXPOSURE, (B) Takeover of Named Entity. No coverage shall apply for any **Wrongful Act** occurring after such time.

- (D) There is no separate or additional Limit of Liability for any Extended Reporting Period.

VIII. INTERRELATIONSHIP OF CLAIMS

With respect to all **Coverage Parts**:

All **Claims** based upon, arising from or in any way related to the same **Wrongful Act** or **Interrelated Wrongful Acts** shall be deemed to be a single **Claim** for all purposes under this Policy, first made on the earliest date that:

- (A) any of such **Claims** was first made, regardless of whether such date is before or during the **Policy Period**;
- (B) notice of any **Wrongful Act** described above was given to us under this Policy pursuant to the NOTICE OF CLAIM section in any applicable **Coverage Part**; or
- (C) notice of any **Wrongful Act** described above was given under any prior insurance policy.

IX. ALLOCATION

With respect to all **Coverage Parts**:

Where **Insureds** that are afforded coverage for a **Claim** incur an amount consisting of both **Loss** that is covered by this Policy and also loss that is not covered by this Policy because such **Claim** includes both covered and uncovered matters, then coverage shall apply as follows:

- (A) With respect to a covered **Claim** for which we have the duty to defend:
 - (1) 100% of the **Insured's Defense Costs** shall be allocated to covered **Loss**; and
 - (2) all other **Loss** shall be allocated between covered **Loss** and non-covered loss based upon the relative legal exposure of all parties to such matters.
- (B) With respect to a covered **Claim** for which we do not have the duty to defend, all **Damages** and **Defense Costs** shall be allocated between covered **Loss** and non-covered loss based upon the relative legal exposure of all parties to such matters.

X. CANCELLATION/NONRENEWAL

- (A) We may cancel this Policy for non-payment of premium by sending not less than ten (10) days' written notice to the **Named Entity**. This Policy may not otherwise be cancelled by us.

- (B) Except as provided in Section XI CHANGES IN EXPOSURE (B) Takeover of Named Entity, the **Insureds** may cancel this Policy by sending written notice of cancellation to us. Such notice shall be effective upon our receipt unless a later cancellation time is specified therein.
- (C) If the **Insureds** cancel this Policy, unearned premium shall be calculated at our customary short rates. Payment of any unearned premium shall not be a condition precedent to the effectiveness of a cancellation. We shall make payment of any unearned premium as soon as practicable.
- (D) We will not be required to renew this Policy upon its expiration. We will provide the **Named Entity** with thirty (30) days' written notice of any nonrenewal. We may extend your **Policy Period** to accommodate this notice period.

XI. CHANGES IN EXPOSURE

With respect to all **Coverage Parts**:

(A) Mergers, Acquisitions or Created Entities

The **Insureds** shall give us written notice and full, written details of any mergers, acquisitions or entity creations as soon as practicable, but in all cases, within ninety (90) days of such event. There shall be no coverage under any renewal or replacement of this Policy for any such new entity or for any natural persons associated with such new entity unless the **Insureds** comply with the terms of this provision.

(B) Takeover of Named Entity

If, during the **Policy Period**, the **Named Entity** merges into or consolidates with another entity such that the **Named Entity** is not the surviving entity, then:

- (1) coverage shall continue under the Policy for the **Named Entity** until the expiration of the current **Policy Period**, but only for **Wrongful Acts** occurring prior to such event;
- (2) this Policy shall not be cancelled, and the entire premium for this Policy shall be deemed fully earned; and
- (3) the **Insureds** shall give us written notice and full, written details of such event as soon as practicable but, in all cases, within ninety (90) days of such event.

If any event described herein occurs, then we will not be obligated to offer any renewal or replacement of this Policy

XII. SUBROGATION

- (A) We shall be subrogated to all of the **Insureds'** rights of recovery regarding any payment of **Loss** by us under this Policy. The **Insureds** shall execute all papers

required and do everything necessary to secure and preserve such rights, including the execution of any documents necessary to enable us to effectively bring suit in the name of the **Insureds**. The **Insureds** shall do nothing to prejudice our position or any potential or actual rights of recovery.

- (B) With respect to all **Coverage Parts**, we shall not exercise our rights of subrogation against an **Insured Person** under this Policy unless such **Insured Person** has:

- (1) obtained any personal profit, remuneration or advantage to which such **Insured Person** was not legally entitled, or
- (2) committed a criminal or deliberately fraudulent act or omission or any willful violation of law;

if a judgment or other final adjudication establishes such personal profit, remuneration, advantage, act, omission, or violation.

XIII. APPLICATION

- (A) The **Insureds** represent that the declarations and statements contained in the **Application** are true, accurate and complete. This Policy is issued in reliance upon the **Application**. The **Application** shall be deemed to be part of the Policy to the extent that applicable state law requires.

- (B) If the **Application** contains intentional misrepresentations or misrepresentations that materially affect our acceptance of the risk:

- (1) for the purpose of determining coverage under all **Coverage Parts** other than the Directors, Officers and Entity Liability Coverage Part, no coverage shall be afforded under this Policy for any **Insureds** who knew on the Inception Date of this Policy of the facts that were so misrepresented, provided that:

- (a) knowledge possessed by any **Insured Person** shall not be imputed to any other **Insured Person**; and

- (b) knowledge possessed by the president/CEO, chancellor, provost, principal, superintendent, head of school, chief risk officer, general counsel, chief financial officer, director of human resources or any position equivalent to the foregoing of the **Named Entity**, or anyone signing the **Application**, shall be imputed to all **Insured Entities**, and no other person's knowledge shall be imputed to an **Insured Entity**; and

(2) for the purpose of determining coverage under the Directors, Officers and Entity Liability Coverage Part, no coverage shall be afforded under this Policy for:

- (a) any **Insured Persons**, under Insuring Agreement (A), who knew as of the Inception Date of this Policy the facts that were so misrepresented in the **Application**, provided, however, that knowledge possessed by any **Insured Person** shall not be imputed to any other **Insured Person**;
 - (b) an **Insured Entity**, under Insuring Agreement (B), to the extent it indemnifies any **Insured Person** referenced in subparagraph (2)(a) above; or
 - (c) an **Insured Entity**, under Insuring Agreement (C), if any president/CEO, chancellor, provost, principal, superintendent, head of school, chief risk officer, general counsel, chief financial officer or any position equivalent to the foregoing of the **Named Entity**, or anyone signing the **Application**, knew as of the Inception Date of this Policy the facts that were so misrepresented in the **Application**;
- provided that under no circumstances shall we be entitled to rescind Insuring Agreement (A).

XIV. ACTION AGAINST US

With respect to all **Coverage Parts**:

- (A) No action shall be taken against us unless there has been full compliance with all the terms and conditions of this Policy.
- (B) No person or organization shall have any right under this Policy to join us as a party to any **Claim** against the **Insureds**, nor shall we be impleaded by the **Insureds** in any such **Claim**.

XV. ASSIGNMENT

Assignment of interest under this Policy shall not bind us without our consent as specified in a written endorsement issued by us to form a part of this Policy.

XVI. BANKRUPTCY OR INSOLVENCY

Bankruptcy or insolvency of any **Insureds** shall not relieve us of any of our obligations under this Policy.

XVII. AUTHORIZATION OF NAMED ENTITY

The **Named Entity** shall act on behalf of all **Insureds** with respect to all matters under this Policy, including the conveyance and receipt of

notices regarding **Claims**, cancellation, election of any Supplemental Extended Reporting Period, payment of premiums, receipt of any return premiums, and acceptance of any endorsements to this Policy.

XVIII. CHANGES

This Policy shall not be changed or modified except in a written endorsement issued by us to form a part of this Policy.

XIX. ENTIRE AGREEMENT

This Policy, including the Declarations, Common Terms and Conditions, included **Coverage Part(s)**, **Application** and any written endorsements attached hereto, constitutes the entire agreement between the **Insureds** and us relating to this insurance.

XX. NOTICE ADDRESSES

- (A) All notices to the **Insureds** shall be sent to the **Named Entity** at the address specified in Item 1 of the Declarations.
- (B) All notices to us shall be sent to the address specified in your policy package. Any such notice shall be effective upon receipt by us at such address.

XXI. HEADINGS

The headings of the various sections of this Policy are intended for reference only and shall not be part of the terms and conditions of coverage.

XXII. REFERENCES TO LAWS

- (A) Wherever this Policy mentions any law, including any statute, Act or Code of the United States, such mention shall be deemed to include all amendments of, and all rules or regulations promulgated under, such law.
- (B) Wherever this Policy mentions any law or laws, including any statute, Act or Code of the United States and such mention is followed by the phrase "or any similar law," such phrase shall be deemed to include all similar laws of all jurisdictions throughout the world, including statutes and any rules or regulations promulgated under such statutes as well as common law.

XXIII. COVERAGE TERRITORY

Coverage under this Policy applies worldwide but only if the **Insured's** legal obligation to pay sums in connection with a **Claim** to which this insurance applies is determined in the United States of America, its territories or possessions, Puerto Rico, or Canada according to the substantive law in such jurisdiction, or as the **Insured** and we may mutually agree.

EDUCATORS PROFESSIONAL CHOICE POLICY EDUCATORS ERRORS AND OMISSIONS LIABILITY COVERAGE PART

*FOR PRIVATE SCHOOLS, CHARTER SCHOOLS, COLLEGES/UNIVERSITIES AND OTHER HIGHER
EDUCATION INSTITUTIONS*

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I. INSURING AGREEMENT

We shall pay **Loss** on behalf of the **Insureds** resulting from a **Claim** first made against the **Insureds** during the **Policy Period** or any applicable Extended Reporting Period for a **Wrongful Act** committed or allegedly committed on or after the Retroactive Date set forth in Item 5 of the Declarations, provided that such **Claim** is reported in accordance with Section V NOTICE OF CLAIM of this **Coverage Part**.

II. DEFINITIONS

The following terms, whether used in the singular or plural, shall have the meanings specified below:

- (A) "**Charter School**" means any state-legislated elementary or secondary school supported by tax revenues and established by a charter between a granting body and a person or group.
- (B) "**Charter School E&O Wrongful Act**" means, with regard to any **Insured Entity** that is a **Charter School**, any actual or alleged violation of a student's rights by an **Insured** for equal access to education, special education services or other education-related due process granted under federal, state or local law, including:
- (1) Americans with Disabilities Act;
 - (2) Family Educational Rights and Privacy Act; or
 - (3) Individuals with Disabilities Education Act;
- and any amendments thereto.
- (C) "**Claim**" means any:
- (1) written demand for civil monetary damages or other civil non-monetary

relief commenced by the receipt of such demand; or

- (2) civil proceeding, including an arbitration or other alternative dispute resolution proceeding, commenced by the service of a complaint, filing of a demand for arbitration, or similar pleading;

against an **Insured** for a **Wrongful Act**.

Claim also means a written request to an **Insured** to toll or waive a statute of limitations regarding a potential **Claim** as described above. Such **Claim** shall be commenced by the receipt of such request.

However, **Claim** shall not include any criminal proceeding.

- (D) "**Damages**" means the amount that the **Insureds** are legally liable to pay solely as a result of a **Claim** covered by this **Coverage Part**, including:

- (1) compensatory damages;
- (2) settlement amounts;
- (3) pre-judgment and post-judgment interest; and
- (4) costs and attorneys' fees awarded pursuant to judgments.

Damages also includes punitive and exemplary damages that are awarded in connection with compensatory damages, where payment of such punitive or exemplary damages is permitted by law.

However, **Damages** shall not include:

- (a) taxes, fines or penalties imposed by law, or the multiple portion of any statutory multiplied damage award;

- (b) costs associated with providing any injunctive, corrective or non-monetary relief;
 - (c) costs associated with providing any accommodations required by the Americans with Disabilities Act or any similar law;
 - (d) the value of any tuition or scholarships, including loss of future earnings, royalties or future earning opportunities;
 - (e) the return of funds, including funds that the **Insured** received under any type of grant, program, contract or similar agreement or arrangement; or
 - (f) any other matters uninsurable pursuant to any applicable law.
- (E) “**Educators E&O Wrongful Act**” means any actual or alleged negligent act, error or omission committed by an **Insured Person** solely while acting within the scope of his or her duties for the **Insured Entity** in the performance of the **Insured Entity's** educational functions, or committed by an **Insured Entity** in the performance of its educational functions. These educational functions include:
- (1) educational instruction;
 - (2) career guidance;
 - (3) administration of discipline or corporal punishment;
 - (4) student consumerism, including class content and grading practices;
 - (5) admittance procedures or academic placement;
 - (6) expulsion procedures;
 - (7) student enrollment; or
 - (8) participation in any school program, educational program or extracurricular activities, including the transportation of students to and from such programs or activities.

Educators E&O Wrongful Act also means actual or alleged discrimination on the basis of age, gender, race, sex, color, national origin, ethnicity, religion, creed, marital or family status, sexual orientation or preference, gender identity or expression, genetic makeup or refusal to submit to genetic makeup testing, pregnancy, disability, HIV or other health status, veteran or other military status or any other protected status established under federal, state, or local law, resulting in humiliation or other injury to the feelings or reputation of a current or prospective student, committed by

an **Insured Entity** or by an **Insured Person** solely while acting within the scope of his or her duties for the **Insured Entity** in performance of the **Insured Entity's** educational functions as set forth in the above paragraph.

- (F) “**Employee**” means any natural person who was, is or shall become a(n):
- (1) employee of an **Insured Entity** including any part time, seasonal, **Leased Employee**, or **Loaned Employee**;
 - (2) volunteer for an **Insured Entity**; or
 - (3) student teachers, substitute teachers, teaching assistants, and work-grant students;
- but solely for conduct within the scope of his or her employment-related duties for the **Insured Entity**. However, **Employee** shall not include any **Independent Contractor**, or any temporary employee who is neither a **Leased Employee** nor a **Loaned Employee**.
- (G) “**Independent Contractor**” means any natural person working in the capacity of an independent contractor to perform services in the business of education pursuant to an **Independent Contractor Agreement**.
- (H) “**Independent Contractor Agreement**” means any express written contract or agreement between an **Independent Contractor** and an **Insured Entity**, which contract includes a provision that the **Insured Entity** indemnify the **Independent Contractor** for certain activity and specifies the terms of the **Insured Entity's** engagement of such **Independent Contractor**.
- (I) “**Insured**” means any:
- (1) **Insured Entity**; or
 - (2) **Insured Person**.
- (J) “**Insured Person**” means any:
- (1) **Manager**;
 - (2) **Employee**;
 - (3) trustees, members and directors of any commission, board, authority, administrative department or other similar unit operated under the authority of the **Insured Entity**, in their capacity as such;
 - (4) parent-teacher organizations or associations but only if the organization or association reports to and is under the direct supervision of the **Insured Entity's** governing board and only while

performing services or activities authorized by the **Insured Entity**; or

- (5) students participating in a supervised internship program or a supervised externship program in satisfaction of curriculum requirements, but only while performing services or activities within the scope of such internship or externship program.

However, a parent-teacher organization is not an **Insured Person** if it is insured under any other valid and collectible errors and omissions or professional liability insurance.

(K) "**Leased Employee**" means any person who:

- (1) performs services in the course of the **Insured Entity's** business on the **Insured Entity's** premises under the **Insured Entity's** supervision;
- (2) is personally identified in a written lease contract between the **Insured Entity** and a labor leasing firm regarding the performance of the **Leased Employee's** services; and
- (3) is subject to the **Insured Entity's** human resource policies and procedures.

(L) "**Loaned Employee**" means any person whose employment with the **Insured Entity** is on loan from a similar educational institution and whose job function is the same for the **Insured Entity** as it was for such similar educational institution.

(M) "**Notice Manager**" means any natural person serving as president/CEO, chancellor, provost, chief financial officer, head of school, principal, superintendent, general counsel, chief risk officer, director of human resources or any position equivalent to the foregoing, of an **Insured Entity**.

(N) "**Outside Entity**" means any:

- (1) not-for-profit corporation, community chest, fund or foundation that is exempt from federal income tax as an organization described in Section 501(c)(3) of the Internal Revenue Code of 1986, that is not an **Insured Entity**; or
- (2) entity organized for a religious or charitable purpose under any not-for-profit statute, that is not an **Insured Entity**.

(O) "**Personal and Advertising Injury**" means any actual or alleged:

- (1) false arrest, detention or imprisonment;
- (2) malicious prosecution or abuse of process;

(3) wrongful eviction from, wrongful entry into, trespass, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;

(4) oral, written or electronic publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products, or services;

(5) oral, written or electronic publication of material that violates a person's right to privacy;

(6) infringement, dilution or misappropriation of copyright, trademark, trade name, trade dress, service mark, slogan, or title of any literary, artistic work or advertisement, trade secrets, or other intellectual property; or

(7) libel, slander, defamation, plagiarism, misappropriation of ideas, or unauthorized use of title.

(P) "**Wrongful Act**" means:

- (1) an **Educators E&O Wrongful Act**; or
- (2) a **Charter School Wrongful Act**.

III. EXCLUSIONS

We shall not pay **Loss** in connection with any **Claim**:

(A) based upon, arising from, or in any way related to any bodily injury, **Personal and Advertising Injury**, sickness, disease, emotional distress, mental anguish, loss of consortium, or death of any person, or damage to or destruction of any tangible property, including loss of use or diminution of value thereof; provided, however, that this exclusion shall not apply to **Loss** for wrongful infliction of mental anguish or emotional distress alleged in connection with an **Educators E&O Wrongful Act** of discrimination;

(B) based upon, arising from, or in any way related to any actual or alleged employment-related: wrongful termination; sexual or workplace harassment; discrimination; retaliation; breach of any express or implied employment contract; wrongful infliction of mental anguish or emotional distress; failure to create, provide for or enforce adequate or consistent employment-related policies and procedures; negligent retention; negligent supervision; negligent employment evaluation; negligent hiring or negligent training; invasion of privacy; defamation or misrepresentation;

(C) based upon, arising from, or in any way related to:

(1) an **Insured Person's** service at any time for any entity other than an **Insured Entity**, including an **Outside Entity**, even if such service is at the direction or request of such **Insured Entity**;

(2) any actual or alleged violation of state statutes by any **Insured Entity** boards or trustees, or their contractors, in connection with construction projects or construction related work for the **Insured Entity**; or

(3) any actual or alleged negligent error, misstatement, act, omission, neglect or breach of duty committed by any **Insured Entity** boards, trustees or employees in their capacity as a public employer, in connection with administrative hearings or tax issues;

(D) based upon, arising from, or in any way related to any actual or alleged assault, battery, abuse or molestation, including any sexual assault, sexual battery, sexual abuse or sexual molestation, or any actual or alleged lack of supervision allowing any such conduct to occur;

(E) based upon, arising from, or in any way related to any prior or pending demand, allegation, suit, special education hearing or proceeding involving any **Insured** as of the applicable Retroactive Date in Item 5 of the Declarations or the same or any substantially similar fact, circumstance or situation underlying or alleged in such demand, allegation, suit, hearing or proceeding;

(F) based upon, arising from, or in any way related to any fact, circumstance, situation or **Wrongful Act** that, before the Inception Date in Item 3 of the Declarations, was the subject of any notice given under any other directors and officers liability policy, management liability policy, employment practices liability policy, errors and omissions liability policy or similar insurance policy that insures **Wrongful Acts** covered under this Policy;

(G) based upon, arising from, or in any way related to any fact, circumstance, situation or **Wrongful Act** about which any **Notice Manager** had knowledge prior to the inception date of the first Educators Professional Choice Policy issued and continuously renewed by us;

(H) based upon, arising from, or in any way related to any liability under any contract or

agreement other than a contract for educational services between a student and the **Insured Entity**; provided that this exclusion shall not apply to the extent that liability would have been incurred in the absence of such contract or agreement;

(I) based upon, arising from, or in any way related to any actual or alleged violation of **ERISA** or any similar law, or any fiduciary responsibilities with regard to pension plans, retirement plans, employee benefit plans or employee stock ownership plans;

(J) based upon, arising from, or in any way related to any actual or alleged violation of the responsibilities, duties or obligations imposed under any law regarding Social Security, unemployment insurance, workers' compensation, disability insurance, or any similar law;

(K) based upon, arising from, or in any way related to any **Wage and Hour Violation** or any actual or alleged violation of the Fair Labor Standards Act, Equal Pay Act, Family and Medical Leave Act, Worker Adjustment and Retraining Notification Act, National Labor Relations Act, Occupational Safety and Health Act, Consolidated Omnibus Budget Reconciliation Act of 1985 or any similar law;

(L) based upon, arising from, or in any way related to any listing or offering of securities of an **Insured Entity** or the purchase or sale of such securities subsequent to such listing or offering, or any actual or alleged violation of any securities laws or regulations anywhere in the world;

(M) based upon, arising from, or in any way related to price fixing, restraint of trade, monopolization, or any actual or alleged violation of the Sherman Antitrust Act, Clayton Act, or any similar law regulating antitrust, monopoly, price fixing, price discrimination, predatory pricing or restraint of trade activities;

(N) brought or maintained by or on behalf of any **Insured** (in any capacity) or by any owner of an **Insured Entity**; provided that this exclusion shall not apply to the portion of **Loss** directly arising from a civil proceeding by or on behalf of an **Insured Person** for contribution or indemnification if such **Claim** directly results from a **Claim** that is otherwise covered under this **Coverage Part**;

(O) with regard to a **Charter School**:

(1) for any issuance or revocation of, any failure to grant, retain or renew, or any

- denial of a charter to such **Charter School**, including the maintenance, cancellation or expiration of any charter; or
- (2) for such **Charter School's** compliance with all applicable laws, rules and regulations regarding charter school establishment and continuation in the school district or other office of education that granted such **Charter School's** charter;
- (P) based upon, arising from, or in any way related to the provision of security or police services;
- (Q) based upon, arising from, or in any way related to the actual or alleged provision or failure to provide any medical or health services; psychiatric, psychological, or counseling services; religious or spiritual guidance; legal or dental services or similar professional services to any customer, client or individual; however, this exclusion shall not apply to any **Claim** arising out of the education or teaching of students, or the **Educators E&O Wrongful Act** of a school psychologist, a school psychometrist supervised by a school psychologist, or a school counselor employed by you;
- (R) for disparate treatment discrimination committed by an **Insured**; provided that this exclusion shall not apply to:
- (1) any **Claim** based on the vicarious liability of the **Insured Entity** for the act(s) of an **Insured Person**;
 - (2) any **Claim** alleging disparate impact discrimination committed by an **Insured**; or
 - (3) **Defense Expenses**.
- (S) based upon, arising from, or in any way related to:
- (1) the gaining of any profit, remuneration or advantage by an **Insured** to which such **Insured** is not legally entitled if a judgment or other final adjudication establishes that such a gain did occur;
 - (2) any breach of fiduciary duty in the handling or managing of public or private monies, investments, grants or other funds; or
 - (3) any criminal or deliberately fraudulent act or omission or any willful violation of law by an **Insured** if a judgment or other final adjudication establishes such an act, omission or violation; provided, however, that this exclusion shall only apply to **Insured Entities** if a past or

present **Manager** of the **Named Entity** committed such an act, omission or willful violation;

and further, provided that for the purposes of this EXCLUSION (S), the **Wrongful Act** of an **Insured Person** shall not be imputed to any other **Insured Person**;

- (T) based upon, arising from, or in any way related to the failure to purchase proper insurance or maintain adequate limits of insurance;
- (U) based upon, arising from, or in any way related to any:
- (1) actual or alleged discharge, dispersal, release, or escape of **Pollutants**, or any threat of such discharge, dispersal, release or escape; or
 - (2) direction, request or voluntary decision to test for, abate, monitor, clean up, remove, contain, treat, detoxify or neutralize **Pollutants**;
- (V) based upon, arising from, or in any way related to any actual or alleged nuclear reaction, nuclear radiation, or radioactive contamination, however caused, whether intentional or unintentional, including the release, dispersal or application of radioactive material, or the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination or radioactive force.

IV. OTHER INSURANCE

This **Coverage Part** is excess of, and will not contribute with:

- (A) any other valid and collectible insurance available to any **Insured**, unless such other insurance is written specifically in excess of this **Coverage Part** by reference in such other insurance to this Policy's Policy Number and form title; or
- (B) any indemnification to which any **Insured Person** is entitled from any entity other than the **Insured Entity**.

V. NOTICE OF CLAIM

- (A) As a condition precedent to coverage under this **Coverage Part**, the **Insureds** shall:
 - (1) give us written notice of any **Claim** as soon as practicable after a **Notice Manager** becomes aware of such **Claim**, but in no event later than:
 - (a) if this Policy expires or is otherwise terminated without being renewed with us, ninety (90) days after the effective date of said expiration or termination; or

(b) the expiration of any applicable Extended Reporting Period;

provided, however, that if this Policy is cancelled for non-payment of premium, the **Insureds** will give us written notice of such **Claim** prior to the effective date of cancellation; and

(2) forward to us as soon as practicable upon receipt every demand, notice, summons, complaint or other legal correspondence or materials in connection with any **Claim**, authorize us to obtain records and other information, and cooperate with us in the investigation, settlement or defense of such **Claim**.

(B) If during the **Policy Period** the **Insureds** become aware of a **Wrongful Act** that may reasonably be expected to give rise to a **Claim**, and if written notice of such **Wrongful Act** is given to us during the **Policy Period**, including the reasons for anticipating such a **Claim**, the nature and date of the **Wrongful Act**, the identity of the **Insureds** allegedly involved, the alleged injuries or damages sustained, the names of potential claimants, and the manner in which the **Insureds** first became aware of the **Wrongful Act**, then any **Claim** subsequently arising from such **Wrongful Act** shall be deemed to be a **Claim** first made during the **Policy Period** on the date that we receive the above notice.

(C) If notice of a **Claim** has been given under either the Directors, Officers and Entity Liability Coverage Part or Employment Practices Liability Coverage Part and a determination is made by us that such **Claim** would be covered under this **Coverage Part** if notice had been given under this **Coverage Part**, then the **Insureds** shall be deemed to have given notice of such **Claim** under this **Coverage Part** at the same time that notice was given under such other **Coverage Part**.

VI. COORDINATION OF COVERAGE

If this **Coverage Part** and either the Directors, Officers and Entity Liability Coverage Part or Employment Practices Liability Coverage Part is included under this Policy, and a **Claim** is covered under this **Coverage Part** and any such other **Coverage Part**, **Loss** shall be first covered and paid under this **Coverage Part**.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISSISSIPPI CHANGES - CANCELLATION AND NONRENEWAL

This endorsement modifies the provisions of the following:

EDUCATORS PROFESSIONAL CHOICE POLICY –
COMMON TERMS AND CONDITIONS

Section X CANCELLATION/NONRENEWAL (D) of the Common Terms and Conditions of this Policy is deleted and replaced with the following:

(D) We will not be required to renew this Policy upon its expiration. We will provide the **Named Entity** with thirty (30) days' written notice of any nonrenewal.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ABSOLUTE LEAD EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
FARM LIABILITY COVERAGE

This insurance does not apply to any damages, judgments, settlements, loss, costs or expenses that:

- a. May be awarded or incurred by reason of any claim or "suit" alleging actual or threatened injury or damage of any nature or kind to person or property which arises out of or would not have occurred in whole or in part but for the lead hazard; or
- b. Arise out of any request, demand or order to:
 1. Identify, abate, test for, sample, monitor, clean up, remove, cover, contain, treat, detoxify, decontaminate, neutralize or mitigate or in any way respond to or assess the effects of the lead hazard; or
 2. As a result of such effects, repair, replace or improve any property.

- c. Arise out of any claim or any "suit" for damages because of:

1. Identification of, abatement of, testing for, sampling, monitoring, cleaning up, removing, covering, containing, treating, detoxifying, decontaminating, neutralizing or mitigating or in any way responding to or assessing the effects of the lead hazard; or
2. As a result of such effects, repairing, replacing or improving any property.

As used in this exclusion, lead hazard means an exposure or threat of exposure to the actual or alleged properties of lead and includes the mere presence or suspected presence of lead in any form or combination.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - FUNGI, BACTERIA AND VIRUSES

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
MANUFACTURERS' ERRORS AND OMISSIONS LIABILITY COVERAGE PART
EDUCATORS LEGAL LIABILITY COVERAGE FORM
CONDOMINIUM AND COOPERATIVE DIRECTORS AND OFFICERS LIABILITY COVERAGE FORM

This insurance does not apply to:

1. Injury or damage arising out of or related to the presence of, suspected presence of, or exposure to:
 - a. Fungi, including but not limited to mold, mildew, and yeast;
 - b. Bacteria;
 - c. Viruses; or
 - d. Dust, spores, odors, particulates or byproducts, including but not limited to mycotoxins and endotoxins, resulting from any of the organisms listed in a., b., or c. above;from any source whatsoever.
2. Any loss, cost or expense arising out of the testing for, monitoring of, cleaning up of, removal of, containment of, treatment of, detoxification of, neutralization of, remediation of, disposal of, or any other response to or assessment of, the effects of any of the items in 1.a., b., c. or d. above, from any source whatsoever.

However, this exclusion does not apply to "bodily injury" or "property damage" caused by the ingestion of food.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
CONDOMINIUM AND COOPERATIVE DIRECTORS AND OFFICERS LIABILITY COVERAGE FORM
DATA BREACH COVERAGE FORM
EDUCATORS PROFESSIONAL CHOICE POLICY
EMPLOYEE BENEFITS LIABILITY COVERAGE FORM
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
LIBRARY ERRORS AND OMISSIONS LIABILITY COVERAGE FORM
LIQUOR LIABILITY COVERAGE PART
MANUFACTURERS' ERRORS AND OMISSIONS LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRINTER'S ERRORS AND OMISSIONS LIABILITY COVERAGE FORM
PRODUCT RECALL EXPENSE COVERAGE FORM
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY NEW YORK DEPARTMENT OF TRANSPORTATION

A. Disclosure Of Federal Share Of Terrorism Losses

The United States Department of the Treasury will reimburse insurers for a portion of such insured losses as indicated in the table below that exceeds the applicable insurer deductible:

Calendar Year	Federal Share of Terrorism Losses
2015	85%
2016	84%
2017	83%
2018	82%
2019	81%
2020 or later	80%

However, if aggregate insured losses attributable to "certified acts of terrorism" under the federal Terrorism Risk Insurance Act, as amended (TRIA) exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. The United States Government has not charged any premium for their participation in covering terrorism losses.

B. Cap On Insurer Liability For Terrorism Losses

A "certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism under TRIA. The criteria contained in TRIA for a "certified act of terrorism" include the following:

1. The act results in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act results in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and
3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to "certified acts of terrorism" under TRIA exceed

\$100 billion in a calendar year and we have met, or will meet, our insurer deductible under TRIA we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case, your coverage for terrorism losses may be reduced on a pro-rata basis in accordance with procedures established by the Treasury, based on its estimates of aggregate industry losses and our estimate that we will exceed our insurer deductible. In accordance with Treasury procedures, amounts paid for losses may be subject to further adjustments based on differences between actual losses and estimates.

C. Application of Other Exclusions

The terms and limitations of any terrorism exclusion, the inapplicability or omission of a terrorism exclusion, or the inclusion of Terrorism coverage, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion, Pollution Exclusion, or War Exclusion.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - SILICA

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
CONDOMINIUM AND COOPERATIVE DIRECTORS AND OFFICERS LIABILITY COVERAGE FORM
EDUCATORS PROFESSIONAL CHOICE POLICY
EMPLOYERS LIABILITY AND STOP GAP COVERAGE FORM
ERRORS AND OMISSIONS LIABILITY COVERAGE FORM
MANUFACTURERS' ERRORS AND OMISSIONS LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY - NEW YORK DEPARTMENT OF
TRANSPORTATION

A. The following exclusion is added:

This insurance does not apply to:

Silica

Any injury, damage, loss, cost or expense, including but not limited to "bodily injury", "property damage" or "personal and advertising injury" arising out of, or relating to, in whole or in part, the "silica hazard".

B. The following is added to the **Definitions** Section:

"Silica hazard" means an exposure to, inhalation of or contact with, or threat of exposure to, inhalation of or contact with, the actual or alleged properties of silica or any silica containing materials and includes the mere presence of silica or any silica containing materials in any form.

Silica includes all forms of the compound silicon dioxide, including but not limited to quartz.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - ELECTROMAGNETIC HAZARD

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
CONDOMINIUM AND COOPERATIVE DIRECTORS AND OFFICERS LIABILITY COVERAGE FORM
EDUCATORS LEGAL LIABILITY COVERAGE FORM
LIBRARY ERRORS AND OMISSIONS LIABILITY COVERAGE FORM
MANUFACTURERS' ERRORS AND OMISSIONS LIABILITY COVERAGE PART
MORTICIANS' PROFESSIONAL LIABILITY COVERAGE FORM
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCT RECALL EXPENSE COVERAGE FORM
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

The following exclusion is added:

This insurance does not apply to:

Electromagnetic Hazard

1. Any injury, damage, loss, cost or expense, including but not limited to "bodily injury", "property damage" or "personal and advertising injury", whether tangible or intangible in nature, arising out of, or relating to, in whole or in part, the "electromagnetic hazard".
2. Any damage, judgment, settlement, loss, cost or expense that arise out of any:
 - a. Request, demand, order, or statutory or regulatory requirement that any insured identify, abate, test for, sample, monitor, remove, contain, treat, neutralize or mitigate or in any way respond to or assess the effects of the "electromagnetic hazard";
 - b. Any claim or suit for damages because of identifying, abating, testing for, sampling, monitoring, clean up of; removing, covering, containing, treating, neutralizing or mitigating, or in any way responding to or assessing the effects of the "electromagnetic hazard"; or
 - c. Request, demand, order, or statutory or regulatory requirement claim or suit seeking the modification, repair, replacement or improvement of any property as a result of the effects of an "electromagnetic hazard".
3. As used in this exclusion, "electromagnetic hazard" means an exposure or threat of exposure to the actual or alleged properties of radiation or energy from electromagnetic sources of all frequencies and intensities, including but not limited to:
 - a. Radio frequency radiation or energy;
 - b. Electric fields or waves;
 - c. Magnetic fields or waves; or
 - d. Electromagnetic fields or waves; andincludes the mere presence or suspected presence of any of these at any time.

COMMERCIAL GENERAL LIABILITY SCHEDULE

POLICY NUMBER: 43 UUN DF2645

Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.

RATING CLASSIFICATIONS

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 028/001 TERR: 001
LOCATION: 5422 CLINTON BLVD
JACKSON
MS. 39209

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 47469
SCHOOLS - FACULTY LIABILITY FOR CORPORAL PUNISHMENT OF PUPILS - INCLUDING
PRODUCTS AND/OR COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSE
ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: FACULTY MEMBERS PER 1

EXPOSURE: 42

RATE: 9.3960

ADVANCE PREMIUM: 399.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 029/001 TERR: 001
LOCATION: 5422 CLINTON BLVD
JACKSON
MS. 39209

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 33198
SEXUAL ABUSE OR MOLESTATION - HIGHER EDUCATION

PREMIUM AND RATING BASIS: PUPILS PER 1

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

EXPOSURE: 1,734
RATE: 0.3370
ADVANCE PREMIUM: 590.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 029/001 TERR: 001
LOCATION: 5422 CLINTON BLVD
JACKSON
MS. 39209

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 33507
CRISIS MANAGEMENT EXPENSE REIMBURSEMENT COVERAGE

PREMIUM AND RATING BASIS: FLAT CHARGE PER 1
EXPOSURE: 1,000
RATE: 1,010.00
ADVANCE PREMIUM: 1,010.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 029/001 TERR: 001
LOCATION: 5422 CLINTON BLVD
JACKSON
MS. 39209

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 67509
SCHOOLS - COLLEGES, UNIVERSITIES, JUNIOR COLLEGES OR COLLEGE PREPARATORY -
NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS -
PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL AGGREGATE
LIMIT

PREMIUM AND RATING BASIS: AREA PER 1,000

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

EXPOSURE: 71,900
RATE: 55.0440
ADVANCE PREMIUM: 3,997.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 033/001 TERR: 001
LOCATION: 5422 CLINTON BLVD
JACKSON
MS. 39209

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 60010
APARTMENT BUILDINGS - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS
- PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL
AGGREGATE LIMIT

PREMIUM AND RATING BASIS: UNITS PER 1
EXPOSURE: 8
RATE: 34.4020
ADVANCE PREMIUM: 278.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 034/001 TERR: 001
LOCATION: 5422 CLINTON BLVD
JACKSON
MS. 39209

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 60010
APARTMENT BUILDINGS - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS
- PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL
AGGREGATE LIMIT

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

PREMIUM AND RATING BASIS: UNITS PER 1
EXPOSURE: 8
RATE: 34.4020
ADVANCE PREMIUM: 278.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
 COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 035/001 TERR: 001
LOCATION: 5422 CLINTON BLVD
 JACKSON
 MS. 39209

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 60010
APARTMENT BUILDINGS - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS
- PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL
AGGREGATE LIMIT

PREMIUM AND RATING BASIS: UNITS PER 1
EXPOSURE: 4
RATE: 34.4020
ADVANCE PREMIUM: 139.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
 COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 036/001 TERR: 001
LOCATION: 5422 CLINTON BLVD
 JACKSON
 MS. 39209

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 60010
APARTMENT BUILDINGS - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS
- PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

AGGREGATE LIMIT

PREMIUM AND RATING BASIS: UNITS PER 1
EXPOSURE: 4
RATE: 34.4020
ADVANCE PREMIUM: 139.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
 COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 037/001 TERR: 001
LOCATION: 5422 CLINTON BLVD
 JACKSON
 MS. 39209

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 60010
APARTMENT BUILDINGS - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS
- PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL
AGGREGATE LIMIT

PREMIUM AND RATING BASIS: UNITS PER 1
EXPOSURE: 4
RATE: 34.4020
ADVANCE PREMIUM: 139.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
 COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 038/001 TERR: 001
LOCATION: 5422 CLINTON BLVD
 JACKSON
 MS. 39209

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 60010

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

APARTMENT BUILDINGS - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS
- PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL
AGGREGATE LIMIT

PREMIUM AND RATING BASIS: UNITS PER 1
EXPOSURE: 4
RATE: 34.4020
ADVANCE PREMIUM: 139.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
 COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 039/001 TERR: 001
LOCATION: 5422 CLINTON BLVD
 JACKSON
 MS. 39209

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 60010
APARTMENT BUILDINGS - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS
- PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL
AGGREGATE LIMIT

PREMIUM AND RATING BASIS: UNITS PER 1
EXPOSURE: 4
RATE: 34.4020
ADVANCE PREMIUM: 139.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
 COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 040/001 TERR: 001
LOCATION: 5422 CLINTON BLVD
 JACKSON
 MS. 39209

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 60010
APARTMENT BUILDINGS - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS
- PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL
AGGREGATE LIMIT

PREMIUM AND RATING BASIS: UNITS PER 1
EXPOSURE: 4
RATE: 34.4020
ADVANCE PREMIUM: 139.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 041/001 TERR: 001
LOCATION: 5422 CLINTON BLVD
JACKSON
MS. 39209

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 60010
APARTMENT BUILDINGS - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS
- PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL
AGGREGATE LIMIT

PREMIUM AND RATING BASIS: UNITS PER 1
EXPOSURE: 4
RATE: 34.4020
ADVANCE PREMIUM: 139.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 042/001 TERR: 001
LOCATION: 5422 CLINTON BLVD
JACKSON
MS. 39209

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 60010

APARTMENT BUILDINGS - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS
- PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL
AGGREGATE LIMIT

PREMIUM AND RATING BASIS: UNITS PER 1

EXPOSURE: 4

RATE: 34.4020

ADVANCE PREMIUM: 139.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 050/001 TERR: 001
LOCATION: 5422 CLINTON BLVD
JACKSON
MS. 39209

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 49452

VACANT LAND - NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED
OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE
GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: ACRES PER 1

EXPOSURE: 30

RATE: 2.5640

ADVANCE PREMIUM: 78.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 051/001 TERR: 001
LOCATION: 5341 CLINTON BLVD
JACKSON
MS. 39209

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 67509

SCHOOLS - COLLEGES, UNIVERSITIES, JUNIOR COLLEGES OR COLLEGE PREPARATORY -
NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS -
PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL AGGREGATE
LIMIT

PREMIUM AND RATING BASIS: AREA PER 1,000

EXPOSURE: 15,000

RATE: 55.0440

ADVANCE PREMIUM: 834.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 058/001 TERR: 001
LOCATION: YALOBUSHA COUNTY
COFFEEVILLE
MS. 38922

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 49452

VACANT LAND - NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED
OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE
GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: ACRES PER 1

EXPOSURE: 30

RATE: 2.5640

ADVANCE PREMIUM: 78.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 059/001 TERR: 001
LOCATION: E COUNTY LINE RD
JACKSON
MS. 39211

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 49452
VACANT LAND - NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED
OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE
GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: ACRES PER 1
EXPOSURE: 38
RATE: 2.5640
ADVANCE PREMIUM: 98.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 060/001 TERR: 001
LOCATION: TERRY RD
JACKSON
MS. 39212

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 49452
VACANT LAND - NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED
OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE
GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: ACRES PER 1
EXPOSURE: 1
RATE: 2.5640
ADVANCE PREMIUM: 3.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 068/001 TERR: 001
LOCATION: 1482 ROXBURY CT
JACKSON
MS. 39211

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 63010

DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1

EXPOSURE: 1

RATE: 61.9240

ADVANCE PREMIUM: 63.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 069/001 TERR: 001
LOCATION: 4005 ROXBURY RD
JACKSON
MS. 39211

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 63010

DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1

EXPOSURE: 1

RATE: 61.9240

ADVANCE PREMIUM: 63.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 001/001 TERR: 006
LOCATION: 1231 REFORMATION DR
OVIEDO
FL. 32765

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 40111

BOATS - CANOES OR ROWBOATS - NOT FOR RENT - NOT EQUIPPED WITH MOTORS -
INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS - PRODUCTS/COMPLETED
OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: BOATS PER 1

EXPOSURE: 2

RATE: 30.8930

ADVANCE PREMIUM: 62.00

FORM(S) APPLICABLE TO THIS CLASS CODE:
CG2412

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 001/001 TERR: 006
LOCATION: 1231 REFORMATION DR
OVIEDO
FL. 32765

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 67509

SCHOOLS - COLLEGES, UNIVERSITIES, JUNIOR COLLEGES OR COLLEGE PREPARATORY -
NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS -
PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL AGGREGATE
LIMIT

PREMIUM AND RATING BASIS: AREA PER 1,000

EXPOSURE: 66,400

RATE: 58.4460

ADVANCE PREMIUM: 3,920.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

PRMS/BLDG. NO: 003/001 TERR: 006
LOCATION: 440 W KENNEDY BLVD
ORLANDO
FL. 32810

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 61227
BUILDINGS OR PREMISES - OFFICE - NOC - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO
THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: AREA PER 1,000
EXPOSURE: 1,000
RATE: 133.7520
ADVANCE PREMIUM: 135.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 004/001 TERR: 006
LOCATION: 1919 SUMMER CLUB DR APT 301
OVIEDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 1
RATE: 70.3460
ADVANCE PREMIUM: 71.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 005/001 TERR: 006
LOCATION: 1909 SUMMER CLUB DR APT 305
OVIEDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 1
RATE: 70.3460
ADVANCE PREMIUM: 71.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 006/001 TERR: 006
LOCATION: 1950 SUMMER CLUB DR APT 210
OVIEDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 1
RATE: 70.3460
ADVANCE PREMIUM: 71.00

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 007/001 TERR: 006
LOCATION: 1920 SUMMER CLUB DR APT 206
OVIDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1

EXPOSURE: 1

RATE: 70.3460

ADVANCE PREMIUM: 71.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 008/001 TERR: 006
LOCATION: 1930 SUMMER CLUB DR APT 114
OVIDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1

EXPOSURE: 1

RATE: 70.3460

ADVANCE PREMIUM: 71.00

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 009/001 TERR: 006
LOCATION: 1950 SUMMER CLUB DR APT 108
OVIEDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1

EXPOSURE: 1

RATE: 70.3460

ADVANCE PREMIUM: 71.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 011/001 TERR: 006
LOCATION: 1910 SUMMER CLUB DR APT 204
OVIEDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1

EXPOSURE: 1

RATE: 70.3460

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

ADVANCE PREMIUM: 71.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 012/001 TERR: 006
LOCATION: 1920 SUMMER CLUB DR APT 114
OVIEDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1

EXPOSURE: 1

RATE: 70.3460

ADVANCE PREMIUM: 71.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 013/001 TERR: 006
LOCATION: 1989 SUMMER CLUB DR APT 205
OVIEDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1

EXPOSURE: 1

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

RATE: 70.3460

ADVANCE PREMIUM: 71.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 014/001 TERR: 006
LOCATION: 1910 SUMMER CLUB DR APT 100
OVIEDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1

EXPOSURE: 1

RATE: 70.3460

ADVANCE PREMIUM: 71.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 015/001 TERR: 006
LOCATION: 1930 SUMMER CLUB DR APT 112
OVIEDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

EXPOSURE: 1
RATE: 70.3460
ADVANCE PREMIUM: 71.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 016/001 TERR: 006
LOCATION: 1999 SUMMER CLUB DR APT 215
OVIDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 1
RATE: 70.3460
ADVANCE PREMIUM: 71.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 017/001 TERR: 006
LOCATION: 1919 SUMMER CLUB DR APT 109
OVIDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 1
RATE: 70.3460
ADVANCE PREMIUM: 71.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 018/001 TERR: 006
LOCATION: 1999 SUMMER CLUB DR APT 205
OVIEDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 1
RATE: 70.3460
ADVANCE PREMIUM: 71.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 019/001 TERR: 006
LOCATION: 1979 SUMMER CLUB DR APT 109
OVIEDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 1
RATE: 70.3460
ADVANCE PREMIUM: 71.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 020/001 TERR: 006
LOCATION: 1979 SUMMER CLUB DR APT 209
OVIDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 1
RATE: 70.3460
ADVANCE PREMIUM: 71.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 021/001 TERR: 006
LOCATION: 1909 SUMMER CLUB DR APT 309
OVIDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 1
RATE: 70.3460
ADVANCE PREMIUM: 71.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 022/001 TERR: 006
LOCATION: 1989 SUMMER CLUB DR APT 113
OVIEDO
FL. 32765

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010

DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 1
RATE: 70.3460
ADVANCE PREMIUM: 71.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 023/001 TERR: 006
LOCATION: 1909 SUMMER CLUB DR APT 313
OVIEDO
FL. 32765

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 63010

DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1

EXPOSURE: 1

RATE: 70.3460

ADVANCE PREMIUM: 71.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 065/001 TERR: 001
LOCATION: 1989 SUMMER CLUB DR APT 203
OVIDO
FL. 32765

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 63010

DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1

EXPOSURE: 1

RATE: 118.3590

ADVANCE PREMIUM: 120.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 053/001 TERR: 503
LOCATION: 1580 TERRELL MILL RD SE
MARIETTA
GA. 30067

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 61216
BUILDINGS OR PREMISES - BANK OR OFFICE - MERCANTILE OR MANUFACTURING
(LESSOR'S RISK ONLY) - NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: AREA PER 1,000
EXPOSURE: 3,000
RATE: 27.9560
ADVANCE PREMIUM: 85.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 053/001 TERR: 503
LOCATION: 1580 TERRELL MILL RD SE
MARIETTA
GA. 30067

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 67509
SCHOOLS - COLLEGES, UNIVERSITIES, JUNIOR COLLEGES OR COLLEGE PREPARATORY -
NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS -
PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL AGGREGATE
LIMIT

PREMIUM AND RATING BASIS: AREA PER 1,000
EXPOSURE: 21,784
RATE: 27.6510
ADVANCE PREMIUM: 608.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 057/001 TERR: 503
LOCATION: 1584 TERRELL MILL RD SE
MARIETTA
GA. 30067

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 49452

VACANT LAND - NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED
OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE
GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: ACRES PER 1

EXPOSURE: 4

RATE: 2.1940

ADVANCE PREMIUM: 9.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 066/001 TERR: 001
LOCATION: 593 PARK AVE
NEW YORK
NY. 10065

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 67509

SCHOOLS - COLLEGES, UNIVERSITIES, JUNIOR COLLEGES OR COLLEGE PREPARATORY -
NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS -
PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL AGGREGATE
LIMIT

PREMIUM AND RATING BASIS: AREA PER 1,000

EXPOSURE: 4,000

RATE: 469.1010

ADVANCE PREMIUM: 1,895.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 067/001 TERR: 001
LOCATION: 1120 6TH AVE
NEW YORK
NY. 10036

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 61227

BUILDINGS OR PREMISES - OFFICE - NOC - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO
THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: AREA PER 1,000
EXPOSURE: 189
RATE: 895.1830
ADVANCE PREMIUM: 171.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 024/001 TERR: 002
LOCATION: 2101 CARMEL RD # A
CHARLOTTE
NC. 28226

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 67509

SCHOOLS - COLLEGES, UNIVERSITIES, JUNIOR COLLEGES OR COLLEGE PREPARATORY -
NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS -
PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL AGGREGATE
LIMIT

PREMIUM AND RATING BASIS: AREA PER 1,000
EXPOSURE: 46,900
RATE: 27.6090
ADVANCE PREMIUM: 1,308.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 061/001 TERR: 002
LOCATION: 2225 CARMEL RD
CHARLOTTE
NC. 28226

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 49452
VACANT LAND - NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED
OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE
GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: ACRES PER 1
EXPOSURE: 7
RATE: 2.1600
ADVANCE PREMIUM: 15.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 054/001 TERR: 001/001
LOCATION: 1202 DRAGON ST STE 104
DALLAS
TX. 75207

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 67509
SCHOOLS - COLLEGES, UNIVERSITIES, JUNIOR COLLEGES OR COLLEGE PREPARATORY -
NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS -
PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL AGGREGATE
LIMIT

PREMIUM AND RATING BASIS: AREA PER 1,000
EXPOSURE: 6,729
RATE: 21.8830
ADVANCE PREMIUM: 149.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG. NO: 055/001 TERR: 004/004
LOCATION: 8300 KATY FWY
HOUSTON
TX. 77024

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 67509

SCHOOLS - COLLEGES, UNIVERSITIES, JUNIOR COLLEGES OR COLLEGE PREPARATORY -
NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS -
PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL AGGREGATE
LIMIT

PREMIUM AND RATING BASIS: AREA PER 1,000

EXPOSURE: 1,000

RATE: 27.0140

ADVANCE PREMIUM: 27.00

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 056/001 TERR: 501
LOCATION: 8227 OLD COURTHOUSE RD
VIENNA
VA. 22182

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 67509

SCHOOLS - COLLEGES, UNIVERSITIES, JUNIOR COLLEGES OR COLLEGE PREPARATORY -
NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS -
PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL AGGREGATE
LIMIT

PREMIUM AND RATING BASIS: AREA PER 1,000

EXPOSURE: 10,000

RATE: 24.7630

ADVANCE PREMIUM: 250.00

DESCRIPTION OF HAZARDS: EMPLOYEE BENEFITS COVERAGE

REFER TO: EMPLOYEE BENEFITS LIABILITY
COVERAGE PART (FORM HC 00 20)

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 43 UUN DF2645

CLASSIFICATION CODE NUMBER
AND DESCRIPTION:

30195

EMPLOYEE BENEFITS

PREMIUM AND RATING BASIS:

EMPLOYEE

PER 1

EXPOSURE:

416

RATE:

0.1770

ADVANCE PREMIUM:

131.00 MP

DESCRIPTION OF HAZARDS:

EDUCATORS PROFESSIONAL CHOICE COVERAGE

REFER TO:

EDUCATORS PROFESSIONAL CHOICE
COVERAGE PART (FORM HG 00 04)

PRMS/BLDG. NO:

029/001

TERR: 001

LOCATION:

5422 CLINTON BLVD
JACKSON
MS. 39209

CLASSIFICATION CODE NUMBER
AND DESCRIPTION:

33043

PRIVATE COLLEGES AND UNIVERSITIES E&O

PREMIUM AND RATING BASIS:

STUDENTS

PER 1

EXPOSURE:

1,734

ADVANCE PREMIUM:

9,766.00

TOTAL ADVANCE PREMIUM:

28,881.00



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDED COLLEGES OR SCHOOLS (LIMITED FORM)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

With respect to the operation of any college or school by you or on your behalf, the following provisions apply:

- A. With respect to the transportation of students, Exclusion **g.** of Paragraph **2. Exclusions** of **Section I - Coverage A - Bodily Injury And Property Damage Liability** is replaced by the following:

2. Exclusions

This insurance does not apply to:

- g. "Bodily injury" or "property damage" arising out of the ownership, maintenance, operation, use, "loading or unloading" or entrustment to others of any aircraft, "auto" or watercraft that is owned, operated or hired by any insured. For the purpose of this exclusion, the word hired includes any contract to furnish transportation of your students to and from schools.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft that is owned, operated or hired by any insured.

- B. The following exclusions are added to Section I - Coverage A - Bodily Injury And Property Damage Liability and Section I - Coverage B - Personal And Advertising Injury Liability:

1. This insurance does not apply to "bodily injury" to any person while practicing for or participating in any sports or athletic contest or exhibition if there is no direct management, organization or supervision of such sports or athletic contest or exhibition by any insured.

- C. The following exclusion is added to **Section I - Coverage C - Medical Payments**:

We will not pay expenses for "bodily injury" to your student.

- D. **Section II - Who Is An Insured** is amended to include as an insured any of the following but only with respect to their duties in connection with the positions described below:

1. Any of your trustees or members of your Board of Governors if you are a private charitable or educational institution;
2. Any of your board members or commissioners if you are a public board or commission; or
3. Any student teachers teaching as part of their educational requirements.

POLICY ADJUSTMENT NOTICE

The premium we charged for your enclosed Hartford policy was based, in part, on estimates and assumptions related to items such as payroll, sales revenue, and the nature of business operations for the policy period shown. When your coverage period expires, a premium audit will be conducted to ensure the premium you paid for your insurance was accurate. In order to complete the premium audit, when your policy coverage period expires you may receive, via e-mail or US Postal mail, a request to complete an "Insured's Report of Exposure" Form. Alternatively, you may receive notice that a Premium Audit representative will be contacting you to review your records and discuss your business operations over the phone or in person. The purpose of the statement, phone call or visit is for the Premium Audit Department to collect the information required to ensure that the premium you paid for your coverage was accurate.

Once the audit is complete, you will receive a Statement of Premium Adjustment which will reflect the amount of your policy auditable premium, and will indicate whether you are owed a refund or if additional premium is due for the policy period shown.

If we owe you a return premium, The Hartford will apply the refund amount to any current account balance. If your account is paid in full, or if your refund amount is greater than the current account balance, we will issue you a refund check. You can expect to receive this check within the next **30** days.

If you owe us an additional premium, the **entire amount** will appear as due and payable on your next bill. This amount will appear as "Premium Audit" on your bill.

If you have any questions regarding the Premium Audit process, please call your insurance agent.

Thank you for doing business with The Hartford.

PRODUCER COMPENSATION NOTICE

You can review and obtain information on The Hartford's producer compensation practices at www.TheHartford.com or at 1-800-592-5717.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY CHANGES

This endorsement forms a part of the Policy numbered below:

POLICY NUMBER: 43 UUN DF2645 DH

CHANGE NUMBER: 004

Policy Change Effective Date: 01/09/23

Named Insured: REFORMED THEOLOGICAL SEMINARY RTS
SEE IH1204

Producer's Name: ROSS & YERGER INSURANCE INC

Pro Rata Factor: .359

Description of Change(s):

ANY CHANGES IN YOUR PREMIUM WILL BE REFLECTED IN YOUR NEXT BILLING
STATEMENT. IF YOU ARE ENROLLED IN REPETITIVE EFT DRAWS FROM YOUR
BANK ACCOUNT, CHANGES IN PREMIUM WILL CHANGE FUTURE DRAW AMOUNTS.
THIS IS NOT A BILL.

ADDITIONAL PREMIUM DUE AT THE CHANGE EFFECTIVE DATE: \$781.00*
*INCLUDES ADDITIONAL TERRORISM PREMIUM OF \$23.00

PROPERTY CHOICE

HARTFORD FIRE INSURANCE COMPANY

PROPERTY CHOICE COVERAGE PART IS CHANGED

PREMISES 77 IS ADDED
SEE SCHEDULE PC0002

PREMISES 78 IS ADDED
SEE SCHEDULE PC0002

PREMISES 79 IS ADDED
SEE SCHEDULE PC0002

PREMISES 80 IS ADDED
SEE SCHEDULE PC0002

FORM NUMBERS OF COVERAGE PARTS AND ENDORSEMENTS REVISED
AT ENDORSEMENT ISSUE: SEE ABOVE FOR COMPANY NAME

PROPERTY: PC00020119T

Countersigned by
(Where required by law)

Authorized Representative

01/25/23
Date

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES

POLICY NUMBER: 43 UUN DF2645

CHANGE NUMBER: 004

COVERAGE AND LIMITS OF INSURANCE

INSURANCE APPLIES ON A BLANKET BASIS ONLY TO A COVERAGE FOR WHICH A LIMIT OF INSURANCE IS SHOWN BELOW IN THE BLANKET DESCRIPTION OF COVERAGE OR PROPERTY. THE MAXIMUM WE WILL PAY FOR LOSS OR DAMAGE IN ANY ONE OCCURRENCE IS THE SMALLEST APPLICABLE LIMIT OF INSURANCE SHOWN IN THE DECLARATIONS, SCHEDULES, OR ENDORSEMENT(S).

BLANKET DESCRIPTION OF COVERAGE OR PROPERTY

FOR INSURANCE THAT APPLIES TO A SPECIFIC INSURED PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

LIMIT(S) OF INSURANCE
IN ANY ONE OCCURRENCE

BUILDING	\$46,676,000
BUSINESS PERSONAL PROPERTY	\$6,655,400

VALUATION PROVISION:

REPLACEMENT COST (SUBJECT TO LIMITATIONS) APPLIES TO THE TYPES OF COVERED PROPERTY INSURED UNDER THIS POLICY. FOR VALUATION THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

PROPERTY CHOICE - BUSINESS INTERRUPTION - BLANKET DESCRIPTION OF COVERAGE

FOR INSURANCE THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

LIMITS OF INSURANCE
IN ANY ONE OCCURRENCE

BUSINESS INCOME AND EXTRA EXPENSE:	\$5,605,000
48 HOUR WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

COINSURANCE PROVISION:

UNLESS OTHERWISE STATED IN THIS POLICY, COINSURANCE DOES NOT APPLY TO THE COVERAGES SHOWN ON THIS POLICY.

CAUSES OF LOSS - EARTHQUAKE

FOR INSURANCE THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

ALL COVERAGES AS PROVIDED AND LIMITED UNDER THIS POLICY AT ALL INSURED SCHEDULED PREMISES IN TOTAL SITUATED IN:

	POLICY YEAR LIMIT OF INSURANCE
CALIFORNIA	NOT COVERED
ALABAMA	NOT COVERED
GEORGIA	\$5,000,000
LOUISIANA	NOT COVERED
NORTH CAROLINA	\$5,000,000
ALL OTHER STATES	\$5,000,000

CAUSES OF LOSS - EARTHQUAKE DOES NOT APPLY TO ANY DEPENDENT PROPERTIES OR ANY UNNAMED PREMISES OR ANY UTILITY SERVICES ADDITIONAL COVERAGE.

THE LARGEST POLICY YEAR LIMIT OF INSURANCE IS THE MOST WE WILL PAY UNDER THIS POLICY IN TOTAL IN ANY ONE POLICY YEAR EVEN IF THE LOSS OR DAMAGE INVOLVES MORE THAN ONE POLICY YEAR LIMIT OF INSURANCE.

CAUSES OF LOSS - EQUIPMENT BREAKDOWN

FOR INSURANCE THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

THE MOST WE WILL PAY IN ANY ONE EQUIPMENT BREAKDOWN ACCIDENT TO EQUIPMENT BREAKDOWN PROPERTY IS THE APPLICABLE BUILDING, BUSINESS PERSONAL PROPERTY AND BUSINESS INTERRUPTION LIMITS OF INSURANCE.

COVERAGE EXTENSIONS: THE FOLLOWING COVERAGE EXTENSIONS LIMITS OF INSURANCE ARE INCLUDED IN THE CAUSES OF LOSS - EQUIPMENT BREAKDOWN LIMIT OF INSURANCE AND APPLY IN ANY ONE EQUIPMENT BREAKDOWN ACCIDENT TO EQUIPMENT BREAKDOWN PROPERTY.

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

LIMITS OF INSURANCE

CFC REFRIGERANTS:

INCLUDED IN THE LIMIT
OF INSURANCE APPLICABLE
TO EQUIPMENT BREAKDOWN

HAZARDOUS SUBSTANCES:	\$100,000
SPOILAGE:	\$100,000
EXPEDITING EXPENSES:	\$100,000

DEDUCTIBLES

FOR DEDUCTIBLES THAT APPLY TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE -
SCHEDULED PREMISES.

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY EARTHQUAKE:

IN ANY ONE OCCURRENCE

IN THE STATE(S) OF:

GEORGIA	\$50,000
NORTH CAROLINA	\$50,000

ALL OTHER STATES

IN ANY ONE OCCURRENCE: \$50,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD APPLIES.

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PROPERTY CHOICE - SCHEDULED PREMISES

THE FOLLOWING LIMITS OF INSURANCE APPLY IN ANY ONE OCCURRENCE UNLESS OTHERWISE STATED.

* * * * *

PREMISES NO. 1

ADDRESS:

1231 REFORMATION DR
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$11,000,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$2,900,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	\$2,000,000
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48 HOURS WAITING PERIOD APPLIES

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY NAMED STORM:

PERCENTAGE

MINIMUM DEDUCTIBLE
IN ANY ONE OCCURRENCE

THE FOLLOWING PERCENTAGE APPLIES: 5%

\$2,500

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 1 CONTINUED

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

TO EQUIPMENT BREAKDOWN:

APPLICABLE TO BUSINESS INCOME: TIME DEDUCTIBLE: 72 HOURS

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 2

ADDRESS:

1231 REFORMATION DR
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$5,000,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$375,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$150,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 2 CONTINUED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY NAMED STORM:

	PERCENTAGE	MINIMUM DEDUCTIBLE IN ANY ONE OCCURRENCE
THE FOLLOWING PERCENTAGE APPLIES:	5%	\$2,500

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

TO EQUIPMENT BREAKDOWN:

APPLICABLE TO BUSINESS INCOME: TIME DEDUCTIBLE: 72 HOURS

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 3

ADDRESS:

440 W KENNEDY BLVD
ORLANDO, FL 32810
ORANGE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$150,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 3 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

* * * * *

PREMISES NO. 4

ADDRESS :

1919 SUMMER CLUB DR APT 301
OVIEDO, FL 32765
SEMINOLE COUNTY

[illegible]

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK) : \$15,000

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
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48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 5

ADDRESS :

1909 SUMMER CLUB DR APT 305
OVIEDO, FL 32765
SEMINOLE COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 5 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

* * * * *

PREMISES NO. 6

ADDRESS:

1950 SUMMER CLUB DR APT 210
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 7

ADDRESS:

1920 SUMMER CLUB DR APT 206
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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* * * * *

PREMISES NO. 8

ADDRESS:

1930 SUMMER CLUB DR APT 114
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 8 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 9

ADDRESS:

1950 SUMMER CLUB DR APT 108
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 10

ADDRESS :

1989 SUMMER CLUB DR APT 213
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
<p>1. <u>General Liability</u></p> <p>2. <u>Commercial Automobile</u></p> <p>3. <u>Workers Compensation</u></p> <p>4. <u>Professional Liability</u></p> <p>5. <u>Directors and Officers</u></p> <p>6. <u>Real Estate</u></p> <p>7. <u>Marine</u></p> <p>8. <u>Aviation</u></p> <p>9. <u>Yacht</u></p> <p>10. <u>Other</u></p>	<p>1. <u>\$1,000,000</u></p> <p>2. <u>\$1,000,000</u></p> <p>3. <u>\$1,000,000</u></p> <p>4. <u>\$1,000,000</u></p> <p>5. <u>\$1,000,000</u></p> <p>6. <u>\$1,000,000</u></p> <p>7. <u>\$1,000,000</u></p> <p>8. <u>\$1,000,000</u></p> <p>9. <u>\$1,000,000</u></p> <p>10. <u>\$1,000,000</u></p>

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK) :	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 11

ADDRESS:

1910 SUMMER CLUB DR APT 204
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK) : \$15,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 11 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 12

ADDRESS:

1920 SUMMER CLUB DR APT 114
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 13

ADDRESS :

1989 SUMMER CLUB DR APT 205
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
<p>1. <u>General Liability</u></p> <p>2. <u>Commercial Automobile</u></p> <p>3. <u>Workers Compensation</u></p> <p>4. <u>Professional Liability</u></p> <p>5. <u>Directors and Officers</u></p> <p>6. <u>Umbrella</u></p> <p>7. <u>Other</u></p>	<p>1. <u>\$1,000,000</u></p> <p>2. <u>\$1,000,000</u></p> <p>3. <u>\$1,000,000</u></p> <p>4. <u>\$1,000,000</u></p> <p>5. <u>\$1,000,000</u></p> <p>6. <u>\$1,000,000</u></p> <p>7. <u>\$1,000,000</u></p>

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK) : \$15,000

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 14

ADDRESS:

1910 SUMMER CLUB DR APT 100
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK) :	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 14 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 15

ADDRESS:

1930 SUMMER CLUB DR APT 112
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 16

ADDRESS:

1999 SUMMER CLUB DR APT 215
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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* * * * *

PREMISES NO. 17

ADDRESS:

1919 SUMMER CLUB DR APT 109
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 17 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

* * * * *

PREMISES NO. 18

ADDRESS:

1999 SUMMER CLUB DR APT 205
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
---	----------

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 19

ADDRESS:

1979 SUMMER CLUB DR APT 109
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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* * * * *

PREMISES NO. 20

ADDRESS:

1979 SUMMER CLUB DR APT 209
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
---	----------

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 20 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 21

ADDRESS:

1909 SUMMER CLUB DR APT 309
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 22

ADDRESS:

1989 SUMMER CLUB DR APT 113
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
---	----------

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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PREMISES NO. 23

ADDRESS:

1909 SUMMER CLUB DR APT 313
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 23 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 24

ADDRESS:

2101 CARMEL RD # A
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 25

ADDRESS:

2101 CARMEL RD # B
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 26

ADDRESS:

2101 CARMEL RD # D
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 26 CONTINUED

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DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	INCLUDED IN BLANKET
48 HOURS WAITING PERIOD APPLIES	BUSINESS INCOME AND
	EXTRA EXPENSE LIMIT
PAYROLL IS INCLUDED	

* * * * *

PREMISES NO. 27

ADDRESS:

2101 CARMEL RD
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

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DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 27 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

* * * * *

PREMISES NO. 28

ADDRESS :

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING: _____ INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
<p>1. <u>Business Interruption</u></p> <p>2. <u>Business Interruption</u></p> <p>3. <u>Business Interruption</u></p> <p>4. <u>Business Interruption</u></p> <p>5. <u>Business Interruption</u></p> <p>6. <u>Business Interruption</u></p> <p>7. <u>Business Interruption</u></p> <p>8. <u>Business Interruption</u></p> <p>9. <u>Business Interruption</u></p> <p>10. <u>Business Interruption</u></p>	<p>1. <u>Business Interruption</u></p> <p>2. <u>Business Interruption</u></p> <p>3. <u>Business Interruption</u></p> <p>4. <u>Business Interruption</u></p> <p>5. <u>Business Interruption</u></p> <p>6. <u>Business Interruption</u></p> <p>7. <u>Business Interruption</u></p> <p>8. <u>Business Interruption</u></p> <p>9. <u>Business Interruption</u></p> <p>10. <u>Business Interruption</u></p>

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 28 CONTINUED

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

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PREMISES NO. 29

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 30

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 31

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 32

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 33

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 34

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

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DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 35

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 36

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 37

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 38

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

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DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 39

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 40

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 41

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 42

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 43

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

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DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 44

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY
<p>1. <u>General Liability</u></p> <p>2. <u>Commercial Auto</u></p> <p>3. <u>Workers Compensation</u></p> <p>4. <u>Professional Liability</u></p> <p>5. <u>Umbrella</u></p> <p>6. <u>Other</u></p>

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS.

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 45

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 46

ADDRESS :

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY
<p>1. <u>General Liability</u></p> <p>2. <u>Commercial Auto</u></p> <p>3. <u>Workers Compensation</u></p> <p>4. <u>Professional Liability</u></p> <p>5. <u>Umbrella</u></p> <p>6. <u>Other</u></p>

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 47

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:	
IN ANY ONE OCCURRENCE:	\$25,000
BY ANY OTHER COVERED LOSS,	
IN ANY ONE OCCURRENCE:	\$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 48

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, NO WAITING PERIOD APPLIES

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 49

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:	
IN ANY ONE OCCURRENCE:	\$25,000
BY ANY OTHER COVERED LOSS,	
IN ANY ONE OCCURRENCE:	\$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 51

ADDRESS:

5341 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, NO WAITING PERIOD APPLIES

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 53

ADDRESS:

1580 TERRELL MILL RD SE
MARIETTA, GA 30067
COBB COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	INCLUDED IN BLANKET BUSINESS INCOME AND EXTRA EXPENSE LIMIT
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PREMISES NO. 54

ADDRESS:

1202 DRAGON ST STE 104
DALLAS, TX 75207
DALLAS COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 54 CONTINUED

[illegible]

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
---	--

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: INCLUDED IN BLANKET
48 HOURS WAITING PERIOD APPLIES BUSINESS INCOME AND
EXTRA EXPENSE LIMIT
PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 55

ADDRESS :

8300 KATY FWY
HOUSTON, TX 77024
HARRIS COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 55 CONTINUED

[illegible]

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
---	--

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
<p>1. <u>Business Interruption</u></p> <p>2. <u>Business Interruption</u></p> <p>3. <u>Business Interruption</u></p> <p>4. <u>Business Interruption</u></p> <p>5. <u>Business Interruption</u></p> <p>6. <u>Business Interruption</u></p> <p>7. <u>Business Interruption</u></p> <p>8. <u>Business Interruption</u></p> <p>9. <u>Business Interruption</u></p> <p>10. <u>Business Interruption</u></p>	<p>1. <u>Business Interruption</u></p> <p>2. <u>Business Interruption</u></p> <p>3. <u>Business Interruption</u></p> <p>4. <u>Business Interruption</u></p> <p>5. <u>Business Interruption</u></p> <p>6. <u>Business Interruption</u></p> <p>7. <u>Business Interruption</u></p> <p>8. <u>Business Interruption</u></p> <p>9. <u>Business Interruption</u></p> <p>10. <u>Business Interruption</u></p>

BUSINESS INCOME AND EXTRA EXPENSE: INCLUDED IN BLANKET
48 HOURS WAITING PERIOD APPLIES BUSINESS INCOME AND
EXTRA EXPENSE LIMIT
PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$50,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 56

ADDRESS :

8227 OLD COURTHOUSE RD
VIENNA, VA 22182
FAIRFAX COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 56 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	INCLUDED IN BLANKET BUSINESS INCOME AND EXTRA EXPENSE LIMIT
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PREMISES NO. 67

ADDRESS:

1120 6TH AVE
NEW YORK, NY 10036
NEW YORK COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 68

ADDRESS:

1482 ROXBURY CT
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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PREMISES NO. 69

ADDRESS:

4005 ROXBURY RD
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 69 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

* * * * *

PREMISES NO. 70

ADDRESS :

3962 BERKLEY DR.
JACKSON, MS 39212
HINDS COUNTY

OCCUPANCY: STUDENT HOUSING

[illegible]

BUILDING: _____ INCLUDED IN BLANKET
BUILDING LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 70 CONTINUED

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 71

ADDRESS:

1400 MEADOWBROOK RD
JACKSON, MS 39211
HINDS COUNTY

OCCUPANCY: COUNSELING CENTER

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 71 CONTINUED

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 72

ADDRESS:

4268 INTERSTATE 55 NORTH
JACKSON, MS 39211
HINDS COUNTY

OCCUPANCY: ADMIN OFFICES

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 72 CONTINUED

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 73

ADDRESS:

1857 PARKRIDGE D
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE

BUILDING: \$216,000

PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

CAUSE OF LOSS - EARTHQUAKE:

NOT COVERED

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PREMISES NO. 74

ADDRESS:

5243 KAYWOOD DR
JACKSON, MS 39211
HINDS COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 74 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$313,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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CAUSE OF LOSS - EARTHQUAKE:	NOT COVERED
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PREMISES NO. 75

ADDRESS:

5237 KAYWOOD DR
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$277,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 75 CONTINUED

- - - - -
CAUSE OF LOSS - EARTHQUAKE:
- - - - -

NOT COVERED

* * * * *

PREMISES NO. 76

ADDRESS:

1664 WILHURST ST
JACKSON, MS 39211
HINDS COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$193,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

- - - - -
CAUSE OF LOSS - EARTHQUAKE:
- - - - -

NOT COVERED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 77

ADDRESS:

1444 SHEFFIELD DRIVE
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$238,800
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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CAUSE OF LOSS - EARTHQUAKE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$50,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 78

ADDRESS:

1468 ROXBURY COURT
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$166,800
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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CAUSE OF LOSS - EARTHQUAKE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$50,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 79

ADDRESS:

1329 SIMWOOD PLACE
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

\$434,000

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

CAUSE OF LOSS - EARTHQUAKE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$50,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 80

ADDRESS:

843 BRIARFIELD DRIVE
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$305,550
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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CAUSE OF LOSS - EARTHQUAKE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$50,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY CHANGES

This endorsement forms a part of the Policy numbered below:

POLICY NUMBER: 43 UUN DF2645 DH

CHANGE NUMBER: 003

Policy Change Effective Date: 10/07/22

Named Insured: REFORMED THEOLOGICAL SEMINARY RTS
SEE IH1204

Producer's Name: ROSS & YERGER INSURANCE INC

Pro Rata Factor: .617

Description of Change(s):

ANY CHANGES IN YOUR PREMIUM WILL BE REFLECTED IN YOUR NEXT BILLING
STATEMENT. IF YOU ARE ENROLLED IN REPETITIVE EFT DRAWS FROM YOUR
BANK ACCOUNT, CHANGES IN PREMIUM WILL CHANGE FUTURE DRAW AMOUNTS.
THIS IS NOT A BILL.

ADDITIONAL PREMIUM DUE AT THE CHANGE EFFECTIVE DATE: \$1,329.00*
*INCLUDES ADDITIONAL TERRORISM PREMIUM OF \$41.00

PROPERTY CHOICE

HARTFORD FIRE INSURANCE COMPANY

PROPERTY CHOICE COVERAGE PART IS CHANGED

PREMISES 73 IS ADDED
SEE SCHEDULE PC0002

PREMISES 74 IS ADDED
SEE SCHEDULE PC0002

PREMISES 75 IS ADDED
SEE SCHEDULE PC0002

PREMISES 76 IS ADDED
SEE SCHEDULE PC0002

GENERAL LIABILITY

HARTFORD UNDERWRITERS INSURANCE COMPANY

Countersigned by
(Where required by law)

Authorized Representative

11/01/22
Date

POLICY CHANGES (Continued)

POLICY NUMBER: 43 UUN DF2645 DH

FORM NUMBERS OF COVERAGE PARTS AND ENDORSEMENTS ADDED TO THIS POLICY
AT ENDORSEMENT ISSUE: SEE ABOVE FOR COMPANY NAME

GENERAL LIABILITY: HC12111185 (APPLIES TO HM0010)

FORM NUMBERS OF COVERAGE PARTS AND ENDORSEMENTS REVISED
AT ENDORSEMENT ISSUE: SEE ABOVE FOR COMPANY NAME

PROPERTY: PC00020119T

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES

POLICY NUMBER: 43 UUN DF2645

CHANGE NUMBER: 003

COVERAGE AND LIMITS OF INSURANCE

INSURANCE APPLIES ON A BLANKET BASIS ONLY TO A COVERAGE FOR WHICH A LIMIT OF INSURANCE IS SHOWN BELOW IN THE BLANKET DESCRIPTION OF COVERAGE OR PROPERTY. THE MAXIMUM WE WILL PAY FOR LOSS OR DAMAGE IN ANY ONE OCCURRENCE IS THE SMALLEST APPLICABLE LIMIT OF INSURANCE SHOWN IN THE DECLARATIONS, SCHEDULES, OR ENDORSEMENT(S).

BLANKET DESCRIPTION OF COVERAGE OR PROPERTY

FOR INSURANCE THAT APPLIES TO A SPECIFIC INSURED PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

LIMIT(S) OF INSURANCE
IN ANY ONE OCCURRENCE

BUILDING	\$46,676,000
BUSINESS PERSONAL PROPERTY	\$6,655,400

VALUATION PROVISION:

REPLACEMENT COST (SUBJECT TO LIMITATIONS) APPLIES TO THE TYPES OF COVERED PROPERTY INSURED UNDER THIS POLICY. FOR VALUATION THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

PROPERTY CHOICE - BUSINESS INTERRUPTION - BLANKET DESCRIPTION OF COVERAGE

FOR INSURANCE THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

LIMITS OF INSURANCE
IN ANY ONE OCCURRENCE

BUSINESS INCOME AND EXTRA EXPENSE:	\$5,605,000
48 HOUR WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

COINSURANCE PROVISION:

UNLESS OTHERWISE STATED IN THIS POLICY, COINSURANCE DOES NOT APPLY TO THE COVERAGES SHOWN ON THIS POLICY.

CAUSES OF LOSS - EARTHQUAKE

FOR INSURANCE THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

ALL COVERAGES AS PROVIDED AND LIMITED UNDER THIS POLICY AT ALL INSURED SCHEDULED PREMISES IN TOTAL SITUATED IN:

	POLICY YEAR LIMIT OF INSURANCE
CALIFORNIA	NOT COVERED
ALABAMA	NOT COVERED
GEORGIA	\$5,000,000
LOUISIANA	NOT COVERED
NORTH CAROLINA	\$5,000,000
ALL OTHER STATES	\$5,000,000

CAUSES OF LOSS - EARTHQUAKE DOES NOT APPLY TO ANY DEPENDENT PROPERTIES OR ANY UNNAMED PREMISES OR ANY UTILITY SERVICES ADDITIONAL COVERAGE.

THE LARGEST POLICY YEAR LIMIT OF INSURANCE IS THE MOST WE WILL PAY UNDER THIS POLICY IN TOTAL IN ANY ONE POLICY YEAR EVEN IF THE LOSS OR DAMAGE INVOLVES MORE THAN ONE POLICY YEAR LIMIT OF INSURANCE.

CAUSES OF LOSS - EQUIPMENT BREAKDOWN

FOR INSURANCE THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

THE MOST WE WILL PAY IN ANY ONE EQUIPMENT BREAKDOWN ACCIDENT TO EQUIPMENT BREAKDOWN PROPERTY IS THE APPLICABLE BUILDING, BUSINESS PERSONAL PROPERTY AND BUSINESS INTERRUPTION LIMITS OF INSURANCE.

COVERAGE EXTENSIONS: THE FOLLOWING COVERAGE EXTENSIONS LIMITS OF INSURANCE ARE INCLUDED IN THE CAUSES OF LOSS - EQUIPMENT BREAKDOWN LIMIT OF INSURANCE AND APPLY IN ANY ONE EQUIPMENT BREAKDOWN ACCIDENT TO EQUIPMENT BREAKDOWN PROPERTY.

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

LIMITS OF INSURANCE

CFC REFRIGERANTS:

INCLUDED IN THE LIMIT
OF INSURANCE APPLICABLE
TO EQUIPMENT BREAKDOWN

HAZARDOUS SUBSTANCES:	\$100,000
SPOILAGE:	\$100,000
EXPEDITING EXPENSES:	\$100,000

DEDUCTIBLES

FOR DEDUCTIBLES THAT APPLY TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE -
SCHEDULED PREMISES.

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY EARTHQUAKE:

IN ANY ONE OCCURRENCE

IN THE STATE(S) OF:

GEORGIA	\$50,000
NORTH CAROLINA	\$50,000

ALL OTHER STATES

IN ANY ONE OCCURRENCE: \$50,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD APPLIES.

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PROPERTY CHOICE - SCHEDULED PREMISES

THE FOLLOWING LIMITS OF INSURANCE APPLY IN ANY ONE OCCURRENCE UNLESS OTHERWISE STATED.

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PREMISES NO. 1

ADDRESS:

1231 REFORMATION DR
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$11,000,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$2,900,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	\$2,000,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY NAMED STORM:

	PERCENTAGE	MINIMUM DEDUCTIBLE IN ANY ONE OCCURRENCE
THE FOLLOWING PERCENTAGE APPLIES:	5%	\$2,500

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 1 CONTINUED

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

TO EQUIPMENT BREAKDOWN:

APPLICABLE TO BUSINESS INCOME: TIME DEDUCTIBLE: 72 HOURS

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

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PREMISES NO. 2

ADDRESS:

1231 REFORMATION DR
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$5,000,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$375,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$150,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 2 CONTINUED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY NAMED STORM:

PERCENTAGE

MINIMUM DEDUCTIBLE
IN ANY ONE OCCURRENCE

THE FOLLOWING PERCENTAGE APPLIES: 5%

\$2,500

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

TO EQUIPMENT BREAKDOWN:

APPLICABLE TO BUSINESS INCOME: TIME DEDUCTIBLE: 72 HOURS

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

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PREMISES NO. 3

ADDRESS:

440 W KENNEDY BLVD
ORLANDO, FL 32810
ORANGE COUNTY

[illegible]

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$150,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 3 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

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PREMISES NO. 4

ADDRESS :

1919 SUMMER CLUB DR APT 301
OVIEDO, FL 32765
SEMINOLE COUNTY

	LIMIT OF INSURANCE
DESCRIPTION OF COVERAGE OR PROPERTY	

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK) : \$15,000

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
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48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

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PREMISES NO. 5

ADDRESS :

1909 SUMMER CLUB DR APT 305
OVIDO, FL 32765
SEMINOLE COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 5 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

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PREMISES NO. 6

ADDRESS:

1950 SUMMER CLUB DR APT 210
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 7

ADDRESS:

1920 SUMMER CLUB DR APT 206
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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PREMISES NO. 8

ADDRESS:

1930 SUMMER CLUB DR APT 114
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 8 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 9

ADDRESS:

1950 SUMMER CLUB DR APT 108
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 10

ADDRESS:

1989 SUMMER CLUB DR APT 213
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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* * * * *

PREMISES NO. 11

ADDRESS:

1910 SUMMER CLUB DR APT 204
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 11 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 12

ADDRESS:

1920 SUMMER CLUB DR APT 114
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 13

ADDRESS:

1989 SUMMER CLUB DR APT 205
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
---	----------

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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* * * * *

PREMISES NO. 14

ADDRESS:

1910 SUMMER CLUB DR APT 100
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 14 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 15

ADDRESS:

1930 SUMMER CLUB DR APT 112
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 16

ADDRESS:

1999 SUMMER CLUB DR APT 215
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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* * * * *

PREMISES NO. 17

ADDRESS:

1919 SUMMER CLUB DR APT 109
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
---	----------

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 17 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 18

ADDRESS:

1999 SUMMER CLUB DR APT 205
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 19

ADDRESS:

1979 SUMMER CLUB DR APT 109
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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* * * * *

PREMISES NO. 20

ADDRESS:

1979 SUMMER CLUB DR APT 209
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 20 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 21

ADDRESS:

1909 SUMMER CLUB DR APT 309
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 22

ADDRESS:

1989 SUMMER CLUB DR APT 113
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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* * * * *

PREMISES NO. 23

ADDRESS:

1909 SUMMER CLUB DR APT 313
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 23 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 24

ADDRESS:

2101 CARMEL RD # A
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 25

ADDRESS:

2101 CARMEL RD # B
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	INCLUDED IN BLANKET BUSINESS INCOME AND EXTRA EXPENSE LIMIT
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* * * * *

PREMISES NO. 26

ADDRESS:

2101 CARMEL RD # D
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 26 CONTINUED

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DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES	INCLUDED IN BLANKET BUSINESS INCOME AND EXTRA EXPENSE LIMIT
PAYROLL IS INCLUDED	

* * * * *

PREMISES NO. 27

ADDRESS:

2101 CARMEL RD
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

-----	-----
DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-----	-----

BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 27 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

* * * * *

PREMISES NO. 28

ADDRESS :

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

[illegible]

BUILDING: _____ INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 28 CONTINUED

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 29

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE

BUILDING: INCLUDED IN BLANKET
BUILDING LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 30

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 31

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 32

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 33

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 34

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 35

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 36

ADDRESS :

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY
<p>1. <u>General Liability</u></p> <p>2. <u>Commercial Auto</u></p> <p>3. <u>Workers Compensation</u></p> <p>4. <u>Professional Liability</u></p> <p>5. <u>Product Liability</u></p> <p>6. <u>Umbrella</u></p> <p>7. <u>Health Insurance</u></p> <p>8. <u>Dental Insurance</u></p> <p>9. <u>Life Insurance</u></p> <p>10. <u>Disability Insurance</u></p> <p>11. <u>Retirement Plan</u></p> <p>12. <u>Other Insurance</u></p>

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 37

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 38

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 39

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
------------------------------------	-------------

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 40

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 41

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
---	--

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 42

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 43

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 44

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 45

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
---	--

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 46

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

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DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 47

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 48

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY
<p>1. <u>General Liability</u></p> <p>2. <u>Commercial Auto</u></p> <p>3. <u>Workers Compensation</u></p> <p>4. <u>Professional Liability</u></p> <p>5. <u>Umbrella</u></p> <p>6. <u>Other</u></p>

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, NO WAITING PERIOD APPLIES

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 49

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:	
IN ANY ONE OCCURRENCE:	\$25,000
BY ANY OTHER COVERED LOSS,	
IN ANY ONE OCCURRENCE:	\$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 51

ADDRESS:

5341 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, NO WAITING PERIOD APPLIES

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 53

ADDRESS:

1580 TERRELL MILL RD SE
MARIETTA, GA 30067
COBB COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 54

ADDRESS:

1202 DRAGON ST STE 104
DALLAS, TX 75207
DALLAS COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 54 CONTINUED

[illegible]

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: INCLUDED IN BLANKET
48 HOURS WAITING PERIOD APPLIES BUSINESS INCOME AND
EXTRA EXPENSE LIMIT
PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 55

ADDRESS :

8300 KATY FWY
HOUSTON, TX 77024
HARRIS COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 55 CONTINUED

[illegible]

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: INCLUDED IN BLANKET
48 HOURS WAITING PERIOD APPLIES BUSINESS INCOME AND
EXTRA EXPENSE LIMIT
PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$50,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 56

ADDRESS :

8227 OLD COURTHOUSE RD
VIENNA, VA 22182
FAIRFAX COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 56 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	INCLUDED IN BLANKET BUSINESS INCOME AND EXTRA EXPENSE LIMIT
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* * * * *

PREMISES NO. 67

ADDRESS:

1120 6TH AVE
NEW YORK, NY 10036
NEW YORK COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 68

ADDRESS:

1482 ROXBURY CT
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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* * * * *

PREMISES NO. 69

ADDRESS:

4005 ROXBURY RD
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 69 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

* * * * *

PREMISES NO. 70

ADDRESS :

3962 BERKLEY DR.
JACKSON, MS 39212
HINDS COUNTY

OCCUPANCY: STUDENT HOUSING

[illegible]

BUILDING: _____ INCLUDED IN BLANKET
BUILDING LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 70 CONTINUED

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 71

ADDRESS:

1400 MEADOWBROOK RD
JACKSON, MS 39211
HINDS COUNTY

OCCUPANCY: COUNSELING CENTER

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 71 CONTINUED

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 72

ADDRESS:

4268 INTERSTATE 55 NORTH
JACKSON, MS 39211
HINDS COUNTY

OCCUPANCY: ADMIN OFFICES

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 72 CONTINUED

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 73

ADDRESS:

1857 PARKRIDGE D
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$216,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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CAUSE OF LOSS - EARTHQUAKE:	
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NOT COVERED

* * * * *

PREMISES NO. 74

ADDRESS:

5243 KAYWOOD DR
JACKSON, MS 39211
HINDS COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 74 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$313,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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CAUSE OF LOSS - EARTHQUAKE:	NOT COVERED
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* * * * *

PREMISES NO. 75

ADDRESS:

5237 KAYWOOD DR
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$277,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 75 CONTINUED

- - - - -
CAUSE OF LOSS - EARTHQUAKE:
- - - - -

NOT COVERED

* * * * *

PREMISES NO. 76

ADDRESS:

1664 WILHURST ST
JACKSON, MS 39211
HINDS COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$193,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

- - - - -
CAUSE OF LOSS - EARTHQUAKE:
- - - - -

NOT COVERED

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULE CHANGES

POLICY NUMBER: 43 UUN DF2645

CHANGE NUMBER: 003

It is agreed that the Schedule (Form HC 12 10) is changed as follows:

THE FOLLOWING IS ADDED:

DESCRIPTION OF HAZARDS: PREMISES/OPERATION COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG NO: 073/001 TERR: 001
LOCATION: 1857 PARKRIDGE D
JACKSON
MS 39211

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 1
RATE: 61.9240
ANNUAL PREMIUM: 63.00
PREMIUM CHANGE: 39.00 AP

DESCRIPTION OF HAZARDS: PREMISES/OPERATION COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG NO: 074/001 TERR: 001
LOCATION: 5243 KAYWOOD DR
JACKSON
MS 39211

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 1
RATE: 61.9240

SCHEDULE CHANGES (Continued)

POLICY NUMBER: 43 UUN DF2645

ANNUAL PREMIUM: 63.00
PREMIUM CHANGE: 39.00 AP

DESCRIPTION OF HAZARDS: PREMISES/OPERATION COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG NO: 075/001 TERR: 001
LOCATION: 5237 KAYWOOD DR
JACKSON
MS 39211

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 1
RATE: 61.9240
ANNUAL PREMIUM: 63.00
PREMIUM CHANGE: 39.00 AP

DESCRIPTION OF HAZARDS: PREMISES/OPERATION COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)

PRMS/BLDG NO: 076/001 TERR: 001
LOCATION: 1664 WILHURST ST
JACKSON
MS 39211

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 1

SCHEDULE CHANGES (Continued)

POLICY NUMBER: 43 UUN DF2645

RATE:	61.9240
ANNUAL PREMIUM:	63.00
PREMIUM CHANGE:	39.00 AP

TOTAL PREMIUM CHANGE FOR THIS POLICY CHANGE:	156.00 AP
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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY CHANGES

This endorsement forms a part of the Policy numbered below:

POLICY NUMBER: 43 UUN DF2645 DH

CHANGE NUMBER: 002

Policy Change Effective Date: 10/07/22

Named Insured: REFORMED THEOLOGICAL SEMINARY RTS

Producer's Name: ROSS & YERGER INSURANCE INC

Pro Rata Factor: .617

Description of Change(s):

CHANGE NO.: 002

ANY CHANGES IN YOUR PREMIUM WILL BE REFLECTED IN YOUR NEXT BILLING
STATEMENT. IF YOU ARE ENROLLED IN REPETITIVE EFT DRAWS FROM YOUR
BANK ACCOUNT, CHANGES IN PREMIUM WILL CHANGE FUTURE DRAW AMOUNTS.
THIS IS NOT A BILL.

CHANGE NO: 002 IS CANCELLED.

Countersigned by
(Where required by law)

Authorized Representative

10/31/22
Date

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY CHANGES

This endorsement forms a part of the Policy numbered below:

POLICY NUMBER: 43 UUN DF2645 DH

CHANGE NUMBER: 002

Policy Change Effective Date: 10/07/22

Named Insured: REFORMED THEOLOGICAL SEMINARY RTS
SEE IH1204

Producer's Name: ROSS & YERGER INSURANCE INC

Pro Rata Factor: .617

Description of Change(s):

ANY CHANGES IN YOUR PREMIUM WILL BE REFLECTED IN YOUR NEXT BILLING
STATEMENT. IF YOU ARE ENROLLED IN REPETITIVE EFT DRAWS FROM YOUR
BANK ACCOUNT, CHANGES IN PREMIUM WILL CHANGE FUTURE DRAW AMOUNTS.
THIS IS NOT A BILL.

ADDITIONAL PREMIUM DUE AT THE CHANGE EFFECTIVE DATE: \$298,270.00*
*INCLUDES ADDITIONAL TERRORISM PREMIUM OF \$2,977.00

PROPERTY CHOICE

HARTFORD FIRE INSURANCE COMPANY

PROPERTY CHOICE COVERAGE PART IS CHANGED

PREMISES 73 IS ADDED
SEE SCHEDULE PC0002

PREMISES 74 IS ADDED
SEE SCHEDULE PC0002

PREMISES 75 IS ADDED
SEE SCHEDULE PC0002

PREMISES 76 IS ADDED
SEE SCHEDULE PC0002

GENERAL LIABILITY

HARTFORD UNDERWRITERS INSURANCE COMPANY

Countersigned by
(Where required by law)

Authorized Representative

10/31/22
Date

POLICY CHANGES (Continued)

POLICY NUMBER: 43 UUN DF2645 DH

FORM NUMBERS OF COVERAGE PARTS AND ENDORSEMENTS ADDED TO THIS POLICY
AT ENDORSEMENT ISSUE: SEE ABOVE FOR COMPANY NAME

GENERAL LIABILITY: HC12111185 (APPLIES TO HM0010)

FORM NUMBERS OF COVERAGE PARTS AND ENDORSEMENTS REVISED
AT ENDORSEMENT ISSUE: SEE ABOVE FOR COMPANY NAME

PROPERTY: PC00020119T

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES

POLICY NUMBER: 43 UUN DF2645

CHANGE NUMBER: 002

COVERAGE AND LIMITS OF INSURANCE

INSURANCE APPLIES ON A BLANKET BASIS ONLY TO A COVERAGE FOR WHICH A LIMIT OF INSURANCE IS SHOWN BELOW IN THE BLANKET DESCRIPTION OF COVERAGE OR PROPERTY. THE MAXIMUM WE WILL PAY FOR LOSS OR DAMAGE IN ANY ONE OCCURRENCE IS THE SMALLEST APPLICABLE LIMIT OF INSURANCE SHOWN IN THE DECLARATIONS, SCHEDULES, OR ENDORSEMENT(S).

BLANKET DESCRIPTION OF COVERAGE OR PROPERTY

FOR INSURANCE THAT APPLIES TO A SPECIFIC INSURED PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

LIMIT(S) OF INSURANCE
IN ANY ONE OCCURRENCE

BUILDING	\$46,676,000
BUSINESS PERSONAL PROPERTY	\$6,655,400

VALUATION PROVISION:

REPLACEMENT COST (SUBJECT TO LIMITATIONS) APPLIES TO THE TYPES OF COVERED PROPERTY INSURED UNDER THIS POLICY. FOR VALUATION THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

PROPERTY CHOICE - BUSINESS INTERRUPTION - BLANKET DESCRIPTION OF COVERAGE

FOR INSURANCE THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

LIMITS OF INSURANCE
IN ANY ONE OCCURRENCE

BUSINESS INCOME AND EXTRA EXPENSE:	\$5,605,000
48 HOUR WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

COINSURANCE PROVISION:

UNLESS OTHERWISE STATED IN THIS POLICY, COINSURANCE DOES NOT APPLY TO THE COVERAGES SHOWN ON THIS POLICY.

CAUSES OF LOSS - EARTHQUAKE

FOR INSURANCE THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

ALL COVERAGES AS PROVIDED AND LIMITED UNDER THIS POLICY AT ALL INSURED SCHEDULED PREMISES IN TOTAL SITUATED IN:

	POLICY YEAR LIMIT OF INSURANCE
CALIFORNIA	NOT COVERED
ALABAMA	NOT COVERED
GEORGIA	\$5,000,000
LOUISIANA	NOT COVERED
NORTH CAROLINA	\$5,000,000
ALL OTHER STATES	\$5,000,000

CAUSES OF LOSS - EARTHQUAKE DOES NOT APPLY TO ANY DEPENDENT PROPERTIES OR ANY UNNAMED PREMISES OR ANY UTILITY SERVICES ADDITIONAL COVERAGE.

THE LARGEST POLICY YEAR LIMIT OF INSURANCE IS THE MOST WE WILL PAY UNDER THIS POLICY IN TOTAL IN ANY ONE POLICY YEAR EVEN IF THE LOSS OR DAMAGE INVOLVES MORE THAN ONE POLICY YEAR LIMIT OF INSURANCE.

CAUSES OF LOSS - EQUIPMENT BREAKDOWN

FOR INSURANCE THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

THE MOST WE WILL PAY IN ANY ONE EQUIPMENT BREAKDOWN ACCIDENT TO EQUIPMENT BREAKDOWN PROPERTY IS THE APPLICABLE BUILDING, BUSINESS PERSONAL PROPERTY AND BUSINESS INTERRUPTION LIMITS OF INSURANCE.

COVERAGE EXTENSIONS: THE FOLLOWING COVERAGE EXTENSIONS LIMITS OF INSURANCE ARE INCLUDED IN THE CAUSES OF LOSS - EQUIPMENT BREAKDOWN LIMIT OF INSURANCE AND APPLY IN ANY ONE EQUIPMENT BREAKDOWN ACCIDENT TO EQUIPMENT BREAKDOWN PROPERTY.

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

LIMITS OF INSURANCE

CFC REFRIGERANTS:

INCLUDED IN THE LIMIT
OF INSURANCE APPLICABLE
TO EQUIPMENT BREAKDOWN

HAZARDOUS SUBSTANCES:	\$100,000
SPOILAGE:	\$100,000
EXPEDITING EXPENSES:	\$100,000

DEDUCTIBLES

FOR DEDUCTIBLES THAT APPLY TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE -
SCHEDULED PREMISES.

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY EARTHQUAKE:

IN ANY ONE OCCURRENCE

IN THE STATE(S) OF:

GEORGIA	\$50,000
NORTH CAROLINA	\$50,000

ALL OTHER STATES

IN ANY ONE OCCURRENCE: \$50,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD APPLIES.

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PROPERTY CHOICE - SCHEDULED PREMISES

THE FOLLOWING LIMITS OF INSURANCE APPLY IN ANY ONE OCCURRENCE UNLESS OTHERWISE STATED.

* * * * *

PREMISES NO. 1

ADDRESS:

1231 REFORMATION DR
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$11,000,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$2,900,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	\$2,000,000
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48 HOURS WAITING PERIOD APPLIES

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY NAMED STORM:

PERCENTAGE

MINIMUM DEDUCTIBLE
IN ANY ONE OCCURRENCE

THE FOLLOWING PERCENTAGE APPLIES: 5%

\$2,500

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 1 CONTINUED

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

TO EQUIPMENT BREAKDOWN:

APPLICABLE TO BUSINESS INCOME: TIME DEDUCTIBLE: 72 HOURS

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 2

ADDRESS:

1231 REFORMATION DR
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE

BUILDING: \$5,000,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$375,000

PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: \$150,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 2 CONTINUED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY NAMED STORM:

PERCENTAGE

MINIMUM DEDUCTIBLE
IN ANY ONE OCCURRENCE

THE FOLLOWING PERCENTAGE APPLIES: 5%

\$2,500

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

TO EQUIPMENT BREAKDOWN:

APPLICABLE TO BUSINESS INCOME: TIME DEDUCTIBLE: 72 HOURS

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE:

\$10,000

* * * * *

PREMISES NO. 3

ADDRESS:

440 W KENNEDY BLVD
ORLANDO, FL 32810
ORANGE COUNTY

[illegible]

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$150,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 3 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

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PREMISES NO. 4

ADDRESS:

1919 SUMMER CLUB DR APT 301
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000

48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 5

ADDRESS:

1909 SUMMER CLUB DR APT 305
OVIEDO, FL 32765
SEMINOLE COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 5 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

* * * * *

PREMISES NO. 6

ADDRESS:

1950 SUMMER CLUB DR APT 210
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
---	----------

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 7

ADDRESS:

1920 SUMMER CLUB DR APT 206
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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PREMISES NO. 8

ADDRESS:

1930 SUMMER CLUB DR APT 114
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 8 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 9

ADDRESS:

1950 SUMMER CLUB DR APT 108
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 10

ADDRESS:

1989 SUMMER CLUB DR APT 213
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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PREMISES NO. 11

ADDRESS:

1910 SUMMER CLUB DR APT 204
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 11 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 12

ADDRESS:

1920 SUMMER CLUB DR APT 114
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 13

ADDRESS:

1989 SUMMER CLUB DR APT 205
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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PREMISES NO. 14

ADDRESS:

1910 SUMMER CLUB DR APT 100
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 14 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 15

ADDRESS:

1930 SUMMER CLUB DR APT 112
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 16

ADDRESS:

1999 SUMMER CLUB DR APT 215
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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PREMISES NO. 17

ADDRESS:

1919 SUMMER CLUB DR APT 109
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 17 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 18

ADDRESS:

1999 SUMMER CLUB DR APT 205
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 19

ADDRESS:

1979 SUMMER CLUB DR APT 109
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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* * * * *

PREMISES NO. 20

ADDRESS:

1979 SUMMER CLUB DR APT 209
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 20 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 21

ADDRESS:

1909 SUMMER CLUB DR APT 309
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 22

ADDRESS:

1989 SUMMER CLUB DR APT 113
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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PREMISES NO. 23

ADDRESS:

1909 SUMMER CLUB DR APT 313
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 23 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 24

ADDRESS:

2101 CARMEL RD # A
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 25

ADDRESS:

2101 CARMEL RD # B
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 26

ADDRESS:

2101 CARMEL RD # D
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 26 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	INCLUDED IN BLANKET BUSINESS INCOME AND EXTRA EXPENSE LIMIT
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PREMISES NO. 27

ADDRESS:

2101 CARMEL RD
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 27 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

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PREMISES NO. 28

ADDRESS :

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

[illegible]

BUILDING: _____ INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
<p>1. <u>Business Interruption</u></p> <p>2. <u>Business Interruption</u></p> <p>3. <u>Business Interruption</u></p> <p>4. <u>Business Interruption</u></p> <p>5. <u>Business Interruption</u></p> <p>6. <u>Business Interruption</u></p> <p>7. <u>Business Interruption</u></p> <p>8. <u>Business Interruption</u></p> <p>9. <u>Business Interruption</u></p> <p>10. <u>Business Interruption</u></p>	<p>1. <u>Business Interruption</u></p> <p>2. <u>Business Interruption</u></p> <p>3. <u>Business Interruption</u></p> <p>4. <u>Business Interruption</u></p> <p>5. <u>Business Interruption</u></p> <p>6. <u>Business Interruption</u></p> <p>7. <u>Business Interruption</u></p> <p>8. <u>Business Interruption</u></p> <p>9. <u>Business Interruption</u></p> <p>10. <u>Business Interruption</u></p>

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 28 CONTINUED

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

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PREMISES NO. 29

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 30

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 31

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 32

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 33

ADDRESS :

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

[illegible]

BUILDING: _____ INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: INCLUDED IN BLANKET
48 HOURS WAITING PERIOD APPLIES BUSINESS INCOME AND
PAYROLL IS INCLUDED EXTRA EXPENSE LIMIT

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 34

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 35

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 36

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 37

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 38

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 39

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 40

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 41

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 42

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 43

ADDRESS :

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY
<p>1. <u>General Liability</u></p> <p>2. <u>Commercial Auto</u></p> <p>3. <u>Workers Compensation</u></p> <p>4. <u>Professional Liability</u></p> <p>5. <u>Umbrella</u></p> <p>6. <u>Health</u></p> <p>7. <u>Dental</u></p> <p>8. <u>Life</u></p> <p>9. <u>Disability</u></p> <p>10. <u>Other</u></p>

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 44

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 45

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 46

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 47

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
------------------------------------	-------------

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 48

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, NO WAITING PERIOD APPLIES

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 49

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:	
IN ANY ONE OCCURRENCE:	\$25,000
BY ANY OTHER COVERED LOSS,	
IN ANY ONE OCCURRENCE:	\$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 51

ADDRESS:

5341 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, NO WAITING PERIOD APPLIES

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 53

ADDRESS:

1580 TERRELL MILL RD SE
MARIETTA, GA 30067
COBB COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 54

ADDRESS:

1202 DRAGON ST STE 104
DALLAS, TX 75207
DALLAS COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 54 CONTINUED

[illegible]

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE: INCLUDED IN BLANKET
48 HOURS WAITING PERIOD APPLIES BUSINESS INCOME AND
EXTRA EXPENSE LIMIT
PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 55

ADDRESS :

8300 KATY FWY
HOUSTON, TX 77024
HARRIS COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 55 CONTINUED

[illegible]

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
<p>1. <u>Business Interruption</u></p> <p>2. <u>Business Interruption</u></p> <p>3. <u>Business Interruption</u></p> <p>4. <u>Business Interruption</u></p> <p>5. <u>Business Interruption</u></p> <p>6. <u>Business Interruption</u></p> <p>7. <u>Business Interruption</u></p> <p>8. <u>Business Interruption</u></p> <p>9. <u>Business Interruption</u></p> <p>10. <u>Business Interruption</u></p>	<p>1. <u>Business Interruption</u></p> <p>2. <u>Business Interruption</u></p> <p>3. <u>Business Interruption</u></p> <p>4. <u>Business Interruption</u></p> <p>5. <u>Business Interruption</u></p> <p>6. <u>Business Interruption</u></p> <p>7. <u>Business Interruption</u></p> <p>8. <u>Business Interruption</u></p> <p>9. <u>Business Interruption</u></p> <p>10. <u>Business Interruption</u></p>

BUSINESS INCOME AND EXTRA EXPENSE: INCLUDED IN BLANKET
48 HOURS WAITING PERIOD APPLIES BUSINESS INCOME AND
EXTRA EXPENSE LIMIT
PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$50,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 56

ADDRESS :

8227 OLD COURTHOUSE RD
VIENNA, VA 22182
FAIRFAX COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 56 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	INCLUDED IN BLANKET BUSINESS INCOME AND EXTRA EXPENSE LIMIT
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PREMISES NO. 67

ADDRESS:

1120 6TH AVE
NEW YORK, NY 10036
NEW YORK COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 68

ADDRESS:

1482 ROXBURY CT
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

* * * * *

PREMISES NO. 69

ADDRESS:

4005 ROXBURY RD
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 69 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

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PREMISES NO. 70

ADDRESS :

3962 BERKLEY DR.
JACKSON, MS 39212
HINDS COUNTY

OCCUPANCY: STUDENT HOUSING

[illegible]

BUILDING: _____ INCLUDED IN BLANKET
BUILDING LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 70 CONTINUED

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 71

ADDRESS:

1400 MEADOWBROOK RD
JACKSON, MS 39211
HINDS COUNTY

OCCUPANCY: COUNSELING CENTER

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 71 CONTINUED

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 72

ADDRESS:

4268 INTERSTATE 55 NORTH
JACKSON, MS 39211
HINDS COUNTY

OCCUPANCY: ADMIN OFFICES

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 72 CONTINUED

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 73

ADDRESS:

1857 PARKRIDGE DR
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$216,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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CAUSE OF LOSS - EARTHQUAKE:	
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NOT COVERED

* * * * *

PREMISES NO. 74

ADDRESS:

5243 KAYWOOD DR
JACKSON, MS 39211
HINDS COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 74 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$313,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
------------------------------------	-------------

CAUSE OF LOSS - EARTHQUAKE:	NOT COVERED
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* * * * *

PREMISES NO. 75

ADDRESS:

5237 KAYWOOD DR
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$277,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
------------------------------------	-------------

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 75 CONTINUED

- - - - -
CAUSE OF LOSS - EARTHQUAKE:
- - - - -

NOT COVERED

* * * * *

PREMISES NO. 76

ADDRESS:

1664 WILHURST ST
JACKSON, MS 39211
HINDS COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$193,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

- - - - -
CAUSE OF LOSS - EARTHQUAKE:
- - - - -

NOT COVERED

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULE CHANGES

POLICY NUMBER: 43 UUN DF2645

CHANGE NUMBER: 002

It is agreed that the Schedule (Form HC 12 10) is changed as follows:

THE FOLLOWING IS ADDED:

DESCRIPTION OF HAZARDS: PREMISES/OPERATION COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG NO: 073/001 TERR: 001
LOCATION: 1857 PARKRIDGE DR
JACKSON
MS 39211

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 1,662
RATE: 61.9240
ANNUAL PREMIUM: 103,947.00
PREMIUM CHANGE: 64,135.00 AP

DESCRIPTION OF HAZARDS: PREMISES/OPERATION COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG NO: 074/001 TERR: 001
LOCATION: 5243 KAYWOOD DR
JACKSON
MS 39211

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 2,414
RATE: 61.9240

SCHEDULE CHANGES (Continued)

POLICY NUMBER: 43 UUN DF2645

ANNUAL PREMIUM: 150,979.00
PREMIUM CHANGE: 93,154.00 AP

DESCRIPTION OF HAZARDS: PREMISES/OPERATION COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG NO: 075/001 TERR: 001
LOCATION: 5237 KAYWOOD DR
JACKSON
MS 39211

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 2,137
RATE: 61.9240
ANNUAL PREMIUM: 133,655.00
PREMIUM CHANGE: 82,465.00 AP

DESCRIPTION OF HAZARDS: PREMISES/OPERATION COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG NO: 076/001 TERR: 001
LOCATION: 1664 WILHURST ST
JACKSON
MS 39211

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 1,486

SCHEDULE CHANGES (Continued)

POLICY NUMBER: 43 UUN DF2645

RATE:	61.9240
ANNUAL PREMIUM:	92,939.00
PREMIUM CHANGE:	57,343.00 AP

TOTAL PREMIUM CHANGE FOR THIS POLICY CHANGE:	297,097.00 AP
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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY CHANGES

This endorsement forms a part of the Policy numbered below:

POLICY NUMBER: 43 UUN DF2645 DH

CHANGE NUMBER: 001

Policy Change Effective Date: 06/16/22

Named Insured: REFORMED THEOLOGICAL SEMINARY RTS
SEE IH1204

Producer's Name: ROSS & YERGER INSURANCE INC

Pro Rata Factor: .926

Description of Change(s):

ANY CHANGES IN YOUR PREMIUM WILL BE REFLECTED IN YOUR NEXT BILLING STATEMENT. IF YOU ARE ENROLLED IN REPETITIVE EFT DRAWS FROM YOUR BANK ACCOUNT, CHANGES IN PREMIUM WILL CHANGE FUTURE DRAW AMOUNTS.
THIS IS NOT A BILL.

ADDITIONAL PREMIUM DUE AT THE CHANGE EFFECTIVE DATE: \$35,481.00*
*INCLUDES ADDITIONAL TERRORISM PREMIUM OF \$952.00

PROPERTY CHOICE:
RATES AND PREMIUMS ARE CHANGED.

PROPERTY CHOICE

HARTFORD FIRE INSURANCE COMPANY

PROPERTY CHOICE COVERAGE PART IS CHANGED

BLANKET DESCRIPTION OF COVERAGE OR PROPERTY

BUILDING COVERAGE:

BLANKET LIMIT OF INSURANCE IS CHANGED FROM \$29,003,000
TO \$46,676,000

BUSINESS PERSONAL PROPERTY COVERAGE:

BLANKET LIMIT OF INSURANCE IS CHANGED FROM \$6,605,400
TO \$6,655,400

PREMISES 70 IS ADDED
SEE SCHEDULE PC0002

PREMISES 71 IS ADDED
SEE SCHEDULE PC0002

Countersigned by
(Where required by law)

Authorized Representative

07/07/22
Date

POLICY CHANGES (Continued)

POLICY NUMBER: 43 UUN DF2645 DH

PREMISES 72 IS ADDED
SEE SCHEDULE PC0002

GENERAL LIABILITY

HARTFORD UNDERWRITERS INSURANCE COMPANY

FORM NUMBERS OF COVERAGE PARTS AND ENDORSEMENTS ADDED TO THIS POLICY
AT ENDORSEMENT ISSUE: SEE ABOVE FOR COMPANY NAME

GENERAL LIABILITY: HC12111185 (APPLIES TO HM0010)

FORM NUMBERS OF COVERAGE PARTS AND ENDORSEMENTS REVISED
AT ENDORSEMENT ISSUE: SEE ABOVE FOR COMPANY NAME

PROPERTY: PC00020119T

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES

POLICY NUMBER: 43 UUN DF2645

CHANGE NUMBER: 001

COVERAGE AND LIMITS OF INSURANCE

INSURANCE APPLIES ON A BLANKET BASIS ONLY TO A COVERAGE FOR WHICH A LIMIT OF INSURANCE IS SHOWN BELOW IN THE BLANKET DESCRIPTION OF COVERAGE OR PROPERTY. THE MAXIMUM WE WILL PAY FOR LOSS OR DAMAGE IN ANY ONE OCCURRENCE IS THE SMALLEST APPLICABLE LIMIT OF INSURANCE SHOWN IN THE DECLARATIONS, SCHEDULES, OR ENDORSEMENT(S).

BLANKET DESCRIPTION OF COVERAGE OR PROPERTY

FOR INSURANCE THAT APPLIES TO A SPECIFIC INSURED PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

LIMIT(S) OF INSURANCE
IN ANY ONE OCCURRENCE

BUILDING	\$46,676,000
BUSINESS PERSONAL PROPERTY	\$6,655,400

VALUATION PROVISION:

REPLACEMENT COST (SUBJECT TO LIMITATIONS) APPLIES TO THE TYPES OF COVERED PROPERTY INSURED UNDER THIS POLICY. FOR VALUATION THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

PROPERTY CHOICE - BUSINESS INTERRUPTION - BLANKET DESCRIPTION OF COVERAGE

FOR INSURANCE THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

LIMITS OF INSURANCE
IN ANY ONE OCCURRENCE

BUSINESS INCOME AND EXTRA EXPENSE:	\$5,605,000
48 HOUR WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

COINSURANCE PROVISION:

UNLESS OTHERWISE STATED IN THIS POLICY, COINSURANCE DOES NOT APPLY TO THE COVERAGES SHOWN ON THIS POLICY.

CAUSES OF LOSS - EARTHQUAKE

FOR INSURANCE THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

ALL COVERAGES AS PROVIDED AND LIMITED UNDER THIS POLICY AT ALL INSURED SCHEDULED PREMISES IN TOTAL SITUATED IN:

	POLICY YEAR LIMIT OF INSURANCE
CALIFORNIA	NOT COVERED
ALABAMA	NOT COVERED
GEORGIA	\$5,000,000
LOUISIANA	NOT COVERED
NORTH CAROLINA	\$5,000,000
ALL OTHER STATES	\$5,000,000

CAUSES OF LOSS - EARTHQUAKE DOES NOT APPLY TO ANY DEPENDENT PROPERTIES OR ANY UNNAMED PREMISES OR ANY UTILITY SERVICES ADDITIONAL COVERAGE.
THE LARGEST POLICY YEAR LIMIT OF INSURANCE IS THE MOST WE WILL PAY UNDER THIS POLICY IN TOTAL IN ANY ONE POLICY YEAR EVEN IF THE LOSS OR DAMAGE INVOLVES MORE THAN ONE POLICY YEAR LIMIT OF INSURANCE.

CAUSES OF LOSS - EQUIPMENT BREAKDOWN

FOR INSURANCE THAT APPLIES TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE - SCHEDULED PREMISES.

THE MOST WE WILL PAY IN ANY ONE EQUIPMENT BREAKDOWN ACCIDENT TO EQUIPMENT BREAKDOWN PROPERTY IS THE APPLICABLE BUILDING, BUSINESS PERSONAL PROPERTY AND BUSINESS INTERRUPTION LIMITS OF INSURANCE.

COVERAGE EXTENSIONS: THE FOLLOWING COVERAGE EXTENSIONS LIMITS OF INSURANCE ARE INCLUDED IN THE CAUSES OF LOSS - EQUIPMENT BREAKDOWN LIMIT OF INSURANCE AND APPLY IN ANY ONE EQUIPMENT BREAKDOWN ACCIDENT TO EQUIPMENT BREAKDOWN PROPERTY.

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

LIMITS OF INSURANCE

CFC REFRIGERANTS:

INCLUDED IN THE LIMIT
OF INSURANCE APPLICABLE
TO EQUIPMENT BREAKDOWN

HAZARDOUS SUBSTANCES:	\$100,000
SPOILAGE:	\$100,000
EXPEDITING EXPENSES:	\$100,000

DEDUCTIBLES

FOR DEDUCTIBLES THAT APPLY TO A SPECIFIC PREMISES SEE: PROPERTY CHOICE -
SCHEDULED PREMISES.

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY EARTHQUAKE:

IN ANY ONE OCCURRENCE

IN THE STATE(S) OF:

GEORGIA	\$50,000
NORTH CAROLINA	\$50,000

ALL OTHER STATES

IN ANY ONE OCCURRENCE: \$50,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD APPLIES.

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PROPERTY CHOICE - SCHEDULED PREMISES

THE FOLLOWING LIMITS OF INSURANCE APPLY IN ANY ONE OCCURRENCE UNLESS OTHERWISE STATED.

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PREMISES NO. 1

ADDRESS:

1231 REFORMATION DR
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$11,000,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$2,900,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	\$2,000,000
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48 HOURS WAITING PERIOD APPLIES

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY NAMED STORM:

PERCENTAGE

MINIMUM DEDUCTIBLE
IN ANY ONE OCCURRENCE

THE FOLLOWING PERCENTAGE APPLIES: 5%

\$2,500

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 1 CONTINUED

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

TO EQUIPMENT BREAKDOWN:

APPLICABLE TO BUSINESS INCOME: TIME DEDUCTIBLE: 72 HOURS

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 2

ADDRESS:

1231 REFORMATION DR
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$5,000,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$375,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$150,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 2 CONTINUED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY NAMED STORM:

PERCENTAGE

MINIMUM DEDUCTIBLE
IN ANY ONE OCCURRENCE

THE FOLLOWING PERCENTAGE APPLIES: 5%

\$2,500

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

TO EQUIPMENT BREAKDOWN:

APPLICABLE TO BUSINESS INCOME: TIME DEDUCTIBLE: 72 HOURS

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

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PREMISES NO. 3

ADDRESS :

440 W KENNEDY BLVD
ORLANDO, FL 32810
ORANGE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK) :	\$150,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 3 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

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PREMISES NO. 4

ADDRESS :

1919 SUMMER CLUB DR APT 301
OVIEDO, FL 32765
SEMINOLE COUNTY

[illegible]

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK) : \$15,000

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
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48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 5

ADDRESS :

1909 SUMMER CLUB DR APT 305
OVIEDO, FL 32765
SEMINOLE COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 5 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

* * * * *

PREMISES NO. 6

ADDRESS:

1950 SUMMER CLUB DR APT 210
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 7

ADDRESS:

1920 SUMMER CLUB DR APT 206
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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PREMISES NO. 8

ADDRESS:

1930 SUMMER CLUB DR APT 114
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 8 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 9

ADDRESS:

1950 SUMMER CLUB DR APT 108
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 10

ADDRESS:

1989 SUMMER CLUB DR APT 213
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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PREMISES NO. 11

ADDRESS:

1910 SUMMER CLUB DR APT 204
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 11 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 12

ADDRESS :

1920 SUMMER CLUB DR APT 114
OVIEDO, FL 32765
SEMINOLE COUNTY

[illegible]

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK) : \$15,000

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 13

ADDRESS:

1989 SUMMER CLUB DR APT 205
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	\$11,000
48 HOURS WAITING PERIOD APPLIES	
PAYROLL IS INCLUDED	

* * * * *

PREMISES NO. 14

ADDRESS:

1910 SUMMER CLUB DR APT 100
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
-----------	-----------

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 14 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 15

ADDRESS:

1930 SUMMER CLUB DR APT 112
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 16

ADDRESS:

1999 SUMMER CLUB DR APT 215
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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* * * * *

PREMISES NO. 17

ADDRESS:

1919 SUMMER CLUB DR APT 109
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 17 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 18

ADDRESS:

1999 SUMMER CLUB DR APT 205
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 19

ADDRESS:

1979 SUMMER CLUB DR APT 109
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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* * * * *

PREMISES NO. 20

ADDRESS:

1979 SUMMER CLUB DR APT 209
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 20 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 21

ADDRESS:

1909 SUMMER CLUB DR APT 309
OVIEDO, FL 32765
SEMINOLE COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: \$100,000

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): \$15,000

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 22

ADDRESS:

1989 SUMMER CLUB DR APT 113
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	\$11,000
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* * * * *

PREMISES NO. 23

ADDRESS:

1909 SUMMER CLUB DR APT 313
OVIEDO, FL 32765
SEMINOLE COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	\$100,000
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	\$15,000
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 23 CONTINUED

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: \$11,000
48 HOURS WAITING PERIOD APPLIES
PAYROLL IS INCLUDED

* * * * *

PREMISES NO. 24

ADDRESS:

2101 CARMEL RD # A
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

- - - - -
DESCRIPTION OF COVERAGE OR PROPERTY LIMIT OF INSURANCE
- - - - -

BUILDING: INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK): INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

- - - - -
PROPERTY CHOICE - BUSINESS INTERRUPTION LIMIT OF INSURANCE
- - - - -

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 25

ADDRESS:

2101 CARMEL RD # B
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	INCLUDED IN BLANKET BUSINESS INCOME AND EXTRA EXPENSE LIMIT
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* * * * *

PREMISES NO. 26

ADDRESS:

2101 CARMEL RD # D
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 26 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	INCLUDED IN BLANKET BUSINESS INCOME AND EXTRA EXPENSE LIMIT
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PREMISES NO. 27

ADDRESS:

2101 CARMEL RD
CHARLOTTE, NC 28226
MECKLENBURG COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 27 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

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PREMISES NO. 28

ADDRESS :

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING: _____ INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
---	--

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
<p>1. <u>Business Interruption</u></p> <p>2. <u>Business Interruption</u></p> <p>3. <u>Business Interruption</u></p> <p>4. <u>Business Interruption</u></p> <p>5. <u>Business Interruption</u></p> <p>6. <u>Business Interruption</u></p> <p>7. <u>Business Interruption</u></p> <p>8. <u>Business Interruption</u></p> <p>9. <u>Business Interruption</u></p> <p>10. <u>Business Interruption</u></p>	<p>1. <u>Business Interruption</u></p> <p>2. <u>Business Interruption</u></p> <p>3. <u>Business Interruption</u></p> <p>4. <u>Business Interruption</u></p> <p>5. <u>Business Interruption</u></p> <p>6. <u>Business Interruption</u></p> <p>7. <u>Business Interruption</u></p> <p>8. <u>Business Interruption</u></p> <p>9. <u>Business Interruption</u></p> <p>10. <u>Business Interruption</u></p>

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 28 CONTINUED

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

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PREMISES NO. 29

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 30

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 31

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 32

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 33

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 34

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 35

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 36

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 37

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 38

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

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DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 39

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

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PREMISES NO. 40

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 41

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 42

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 43

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 44

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY
<p>1. <u>General Liability</u></p> <p>2. <u>Commercial Property</u></p> <p>3. <u>Automobile</u></p> <p>4. <u>Workers Compensation</u></p> <p>5. <u>Health Insurance</u></p> <p>6. <u>Life Insurance</u></p> <p>7. <u>Disability Insurance</u></p> <p>8. <u>Other Insurance</u></p>

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:
48 HOURS WAITING PERIOD APPLIES

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS.

IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 45

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
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BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
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BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 46

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
-----------	---------------------------------------

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
---	--

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
------------------------------------	-------------

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 47

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
-----------	---------------------------------------

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
------------------------------------	-------------

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:	
IN ANY ONE OCCURRENCE:	\$25,000
BY ANY OTHER COVERED LOSS,	
IN ANY ONE OCCURRENCE:	\$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 48

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
-----------	---------------------------------------

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
---	--

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	INCLUDED IN BLANKET BUSINESS INCOME AND EXTRA EXPENSE LIMIT
--	---

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, NO WAITING PERIOD APPLIES

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 49

ADDRESS:

5422 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
-----------	---------------------------------------

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
------------------------------------	-------------

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 51

ADDRESS:

5341 CLINTON BLVD
JACKSON, MS 39209
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
<p>1. <u>General Liability</u></p> <p>2. <u>Commercial Automobile</u></p> <p>3. <u>Workers Compensation</u></p> <p>4. <u>Professional Liability</u></p> <p>5. <u>Directors and Officers Liability</u></p> <p>6. <u>Umbrella</u></p> <p>7. <u>Other</u></p>	<p>1. <u>\$1,000,000</u></p> <p>2. <u>\$1,000,000</u></p> <p>3. <u>\$1,000,000</u></p> <p>4. <u>\$1,000,000</u></p> <p>5. <u>\$1,000,000</u></p> <p>6. <u>\$1,000,000</u></p> <p>7. <u>\$1,000,000</u></p>

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
---	--

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE: INCLUDED IN BLANKET
48 HOURS WAITING PERIOD APPLIES BUSINESS INCOME AND
EXTRA EXPENSE LIMIT
PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, NO WAITING PERIOD APPLIES

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 53

ADDRESS:

1580 TERRELL MILL RD SE
MARIETTA, GA 30067
COBB COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

48 HOURS WAITING PERIOD APPLIES

PAYROLL IS INCLUDED

INCLUDED IN BLANKET
BUSINESS INCOME AND
EXTRA EXPENSE LIMIT

* * * * *

PREMISES NO. 54

ADDRESS:

1202 DRAGON ST STE 104
DALLAS, TX 75207
DALLAS COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 54 CONTINUED

[illegible]

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
---	--

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: INCLUDED IN BLANKET
48 HOURS WAITING PERIOD APPLIES BUSINESS INCOME AND
EXTRA EXPENSE LIMIT
PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 55

ADDRESS :

8300 KATY FWY
HOUSTON, TX 77024
HARRIS COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 55 CONTINUED

[illegible]

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
---	--

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: INCLUDED IN BLANKET
48 HOURS WAITING PERIOD APPLIES BUSINESS INCOME AND
EXTRA EXPENSE LIMIT
PAYROLL IS INCLUDED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$50,000

AS RESPECTS BUSINESS INCOME COVERAGE, 72 HOUR WAITING PERIOD
APPLIES

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 56

ADDRESS :

8227 OLD COURTHOUSE RD
VIENNA, VA 22182
FAIRFAX COUNTY

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 56 CONTINUED

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
---	--

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE: 48 HOURS WAITING PERIOD APPLIES PAYROLL IS INCLUDED	INCLUDED IN BLANKET BUSINESS INCOME AND EXTRA EXPENSE LIMIT
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* * * * *

PREMISES NO. 67

ADDRESS:

1120 6TH AVE
NEW YORK, NY 10036
NEW YORK COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
---	--

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
------------------------------------	-------------

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

* * * * *

PREMISES NO. 68

ADDRESS:

1482 ROXBURY CT
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
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* * * * *

PREMISES NO. 69

ADDRESS:

4005 ROXBURY RD
JACKSON, MS 39211
HINDS COUNTY

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
-----------	---------------------------------------

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 69 CONTINUED

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

* * * * *

PREMISES NO. 70

ADDRESS :

3962 BERKLEY DR.
JACKSON, MS 39212
HINDS COUNTY

OCCUPANCY: STUDENT HOUSING

[illegible]

BUILDING: _____ INCLUDED IN BLANKET
BUILDING LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE: NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 70 CONTINUED

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 71

ADDRESS:

1400 MEADOWBROOK RD
JACKSON, MS 39211
HINDS COUNTY

OCCUPANCY: COUNSELING CENTER

DESCRIPTION OF COVERAGE OR PROPERTY	LIMIT OF INSURANCE
-------------------------------------	--------------------

BUILDING:	INCLUDED IN BLANKET BUILDING LIMIT
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BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):	INCLUDED IN BLANKET BUSINESS PERSONAL PROPERTY LIMIT
---	--

PROPERTY CHOICE - BUSINESS INTERRUPTION	LIMIT OF INSURANCE
---	--------------------

BUSINESS INCOME AND EXTRA EXPENSE:	NOT COVERED
------------------------------------	-------------

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:
IN ANY ONE OCCURRENCE: \$25,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 71 CONTINUED

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

* * * * *

PREMISES NO. 72

ADDRESS:

4268 INTERSTATE 55 NORTH
JACKSON, MS 39211
HINDS COUNTY

OCCUPANCY: ADMIN OFFICES

DESCRIPTION OF COVERAGE OR PROPERTY

LIMIT OF INSURANCE

BUILDING:

INCLUDED IN BLANKET
BUILDING LIMIT

BUSINESS PERSONAL PROPERTY (INCLUDING STOCK):

INCLUDED IN BLANKET
BUSINESS PERSONAL
PROPERTY LIMIT

PROPERTY CHOICE - BUSINESS INTERRUPTION

LIMIT OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE:

NOT COVERED

DEDUCTIBLES

THE FOLLOWING DEDUCTIBLE(S) SHALL APPLY TO LOSS OR DAMAGE:

BY WINDSTORM OR HAIL:

IN ANY ONE OCCURRENCE: \$25,000

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES (continued)

POLICY NUMBER: 43 UUN DF2645

PREMISES 72 CONTINUED

BY ANY OTHER COVERED LOSS,
IN ANY ONE OCCURRENCE: \$10,000

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULE CHANGES

POLICY NUMBER: 43 UUN DF2645

CHANGE NUMBER: 001

It is agreed that the Schedule (Form HC 12 10) is changed as follows:

THE FOLLOWING IS ADDED:

DESCRIPTION OF HAZARDS: PREMISES/OPERATION COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG NO: 070/001 TERR: 001
LOCATION: 3962 BERKLEY DR.
JACKSON
MS 39212

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 63010
DWELLINGS - ONE-FAMILY (LESSOR'S RISK ONLY) - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: DWELLINGS PER 1
EXPOSURE: 1
RATE: 61.9240
ANNUAL PREMIUM: 63.00
PREMIUM CHANGE: 58.00 AP

DESCRIPTION OF HAZARDS: PREMISES/OPERATION COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG NO: 071/001 TERR: 001
LOCATION: 1400 MEADOWBROOK RD
JACKSON
MS 39211

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 61216
BUILDINGS OR PREMISES - BANK OR OFFICE - MERCANTILE OR MANUFACTURING
(LESSOR'S RISK ONLY) - NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR
COMPLETED OPERATIONS - PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT
TO THE GENERAL AGGREGATE LIMIT

PREMIUM AND RATING BASIS: AREA PER 1,000
EXPOSURE: 33,991

SCHEDULE CHANGES (Continued)

POLICY NUMBER: 43 UUN DF2645

RATE: 28.9760
ANNUAL PREMIUM: 995.00
PREMIUM CHANGE: 921.00 AP

DESCRIPTION OF HAZARDS: PREMISES/OPERATION COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG NO: 071/001 TERR: 001
LOCATION: 1400 MEADOWBROOK RD
JACKSON
MS 39211

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 67509
SCHOOLS - COLLEGES, UNIVERSITIES, JUNIOR COLLEGES OR COLLEGE PREPARATORY -
NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS -
PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL AGGREGATE
LIMIT

PREMIUM AND RATING BASIS: AREA PER 1,000
EXPOSURE: 17,582
RATE: 55.0440
ANNUAL PREMIUM: 977.00
PREMIUM CHANGE: 905.00 AP

DESCRIPTION OF HAZARDS: PREMISES/OPERATION COVERAGE
REFER TO: COMMERCIAL GENERAL LIABILITY
COVERAGE PART (FORM HC 00 10)
PRMS/BLDG NO: 072/001 TERR: 001
LOCATION: 4268 INTERSTATE 55 NORTH
JACKSON
MS 39211

CLASSIFICATION CODE NUMBER
AND DESCRIPTION: 67509
SCHOOLS - COLLEGES, UNIVERSITIES, JUNIOR COLLEGES OR COLLEGE PREPARATORY -
NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS -
PRODUCTS/COMPLETED OPERATIONS LOSSES ARE SUBJECT TO THE GENERAL AGGREGATE

SCHEDULE CHANGES (Continued)

POLICY NUMBER: 43 UUN DF2645

LIMIT

PREMIUM AND RATING BASIS: AREA PER 1,000

EXPOSURE: 47,600

RATE: 55.0440

ANNUAL PREMIUM: 2,646.00

PREMIUM CHANGE: 2,450.00 AP

TOTAL PREMIUM CHANGE
FOR THIS POLICY CHANGE: 4,334.00 AP

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY CHANGES



This endorsement forms a part of the Policy numbered below:

Policy Number 43 UUN DF2645	Named Insured REFORMED THEOLOGICAL SEMINARY RTS SEE FORM IH1204	
Policy Change Effective Date 05/23/23	Change No. 007	Agent or Broker ROSS & YERGER INSURANCE INC/230401

CHANGE(S)

COMMERCIAL PROPERTY AND GENERAL LIABILITY COVERAGE PART:
IN CONSIDERATION OF BELOW CHANGE IN PREMIUM, IT IS HEREBY AGREED AND UNDERSTOOD
THAT LOCATION #082 IS ADDED PER THE ATTACHED PC00020119 AND HC12111185 FORMS.

ANY CHANGES IN YOUR PREMIUM WILL BE REFLECTED IN YOUR NEXT BILLING STATEMENT.
IF YOU ARE ENROLLED IN REPETITIVE EFT DRAWS FROM YOUR BANK ACCOUNT, CHANGES IN
PREMIUM WILL CHANGE FUTURE DRAW AMOUNTS.

THIS IS NOT A BILL.

PRO RATA FACTOR: .022

THE BELOW ADDITIONAL PREMIUM INCLUDES TERRORISM PREMIUM OF \$0

	Additional	Return
Due at Policy Change effective date:	\$ 6*	\$

Installment Premium Schedule

Due Dates	Prior to this change	Result of Change		*Revised Installment
		Additional	Return	
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$

Revised installments, if not shown on this endorsement, will be shown in the Declarations or on Form HM 99 01.

*If Future Annual Installments, this excludes Automobile Premium.

This endorsement does not change the policy except as shown.

Policy Expiration Date

05/31/23

Countersigned by

(Where required by law)

Authorized Representative

Date

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES



POLICY NUMBER: 43 UUN DF2645

CHANGE NUMBER: 007

The Limits of Insurance as stated below are subject to all the terms and conditions of this policy.

Replacement cost (subject to limitations) applies to the types of Covered Property insured under this policy.

For valuation other than Replacement Cost that applies to a Specific Premises see below Property Choice - Scheduled Premises.

PROPERTY CHOICE SCHEDULED PREMISES

The following limits of insurance apply in any one occurrence unless otherwise stated.

SEE DEDUCTIBLE section for applicable DEDUCTIBLE(S).

Scheduled Premises Number	Scheduled Premises Address	Description of Coverage or Property	Limit of Insurance	Co-insurance %
082/001	ADD LOCATION: 5155 WAYNELAND DR APT K5 JACKSON, MS 39211	BUILDING BUSINESS INCOME BUSINESS PERSONAL PROPERTY (INCL STOCK)	\$100,000 \$11,000 \$15,000	

Coinsurance Provision: Coinsurance does not apply to the coverages shown on this policy.
For coinsurance that does apply see above Property Choice - Scheduled Premises.

COVERED CAUSES OF LOSS - EQUIPMENT BREAKDOWN**SEE DEDUCTIBLE section for applicable DEDUCTIBLE(S).**

The most we will pay in any one Equipment Breakdown Accident to Equipment Breakdown Property is the lesser of the applicable Building, Business Personal Property and Business Interruption Limits of Insurance or \$100,000,000.

Equipment Breakdown Additional Coverages. These Additional Coverage limits apply only to Scheduled Premises under the Property Coverage Form.	Limit of Insurance
CFC Refrigerants	Included in the Equipment Breakdown Limit.
Hazardous Substances	\$100,000.
Spoilage	\$100,000.
Expediting Expense (Equipment Breakdown)	\$100,000.

CAUSES OF LOSS - ELECTRONIC VANDALISM

	Limit(s) of Insurance - In any one occurrence
Electronic Vandalism:	\$ Business Personal Property
	\$ Business Income
	\$ Extra Expense
Hour Waiting Period applies to Electronic Vandalism - Business Income Loss	

No Waiting Period applies to Electronic Vandalism - Extra Expense Loss

The following Coverages are found in the Causes Of Loss - Electronic Vandalism Form and are in addition to the Causes Of Loss - Electronic Vandalism Causes Of Loss - Limit of Insurance in any one occurrence:

Denial of Service - Business Income:	\$25,000
Hour Waiting Period applies to Denial Of Service - Business Income Loss	
Denial of Service - Extra Expense:	\$25,000
No Waiting Period applies to Denial Of Service Extra Expense Loss	
Website And Internet Business Income:	\$100,000
Hour Waiting Period applies to Website and Internet Services Business Income Loss	
Website And Internet Services Extra Expense:	\$100,000
No Waiting Period applies to Website and Internet Services Extra Expense Loss	
Good Faith Advertising Expense:	\$25,000 In any one Policy Year

Property Choice - Schedule of Premises and Coverages - continued

CAUSES OF LOSS - EARTHQUAKE ENDORSEMENT (Optional)

SEE DEDUCTIBLE section for applicable DEDUCTIBLE(S).

Causes of Loss - Earthquake	Policy Year Limit of Insurance
All coverages at all insured Scheduled Premises in total situated in:	
CALIFORNIA:	\$
All other states:	\$

Excluded Premises: Causes of Loss - Earthquake does not apply to the following Scheduled Premises:

No.(s)

CAUSES OF LOSS - EARTHQUAKE DOES NOT APPLY TO ANY DEPENDENT PROPERTIES OR ANY UNNAMED PREMISES OR ANY UTILITY SERVICES ADDITIONAL COVERAGE.

Property Choice - Schedule of Premises and Coverages - continued

CAUSES OF LOSS - FLOOD ENDORSEMENT (Optional)

SEE DEDUCTIBLE section for applicable DEDUCTIBLE(S).

Causes of Loss - Flood	Policy Year Limit of Insurance
All coverages at all insured Scheduled Premises in total:	\$
All coverages at all insured Scheduled Premises situated in zone prefixed [X] as designated by the National Flood Insurance Act of 1968 (or any subsequent amendment):	\$
All coverages at all insured Scheduled Premises situated in zone prefixed [X] as designated by the National Flood Insurance Act of 1968 (or any subsequent amendment):	\$

CAUSES OF LOSS - FLOOD DOES NOT APPLY TO ANY DEPENDENT PROPERTIES OR ANY UNNAMED PREMISES OR ANY UTILITY SERVICES ADDITIONAL COVERAGE.

Excluded Premises: Causes of Loss - Flood does not apply to the following Scheduled Premises:

No.(s)

Property Choice - Schedule of Premises and Coverages - continued

PROPERTY CHOICE COMMON CRIME COVERAGES FORM (BUSINESS CRIME) (Optional)

SEE DEDUCTIBLE section for applicable DEDUCTIBLE(S).

Property Choice Common Crime Coverages Form		Limit of Insurance
Employee Theft		\$
Forgery or Alteration		\$
Inside the Premises - Theft of Money and Securities - Inside each Scheduled Premises, except at the following premises:		\$
No.(s)		\$
Outside the Premises - Theft of Money and Securities:		\$
Computer Fraud		\$
Money Orders and Counterfeit Paper Currency		\$

Public Employee Theft Coverage Form				Limit of Insurance
	Per Employee		Per Loss	\$

DEDUCTIBLE(S)

The following deductible amounts shall apply to loss or damage:

Policy Deductible

Applies to all coverages and premises, unless otherwise stated below:

\$ 10,000

	In any one occurrence:
By Earthquake:	\$
In the State(s) of:	\$
By Earthquake:	\$
In the State(s) of:	\$

	In any one occurrence:
By Flood:	\$
In any one occurrence:	\$
All premises in any one occurrence situated in zone prefixed [x] as designated by the National Flood Insurance Act of 1968 (or any subsequent amendment):	\$
All premises in any one occurrence situated in zone prefixed [x] as designated by the National Flood Insurance Act of 1968 (or any subsequent amendment):	\$

Premises Number(s)	Coverage(s)	Deductible

MORTGAGEHOLDERS, LENDER LOSS PAYEES and LOSS PAYEES

Premises Number	Name	Address	Interest

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULE CHANGES

It is agreed that the Schedule (Form HC 12 10) is changed as follows:

[illegible]

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY CHANGES



This endorsement forms a part of the Policy numbered below:

Policy Number 43 UUN DF2645	Named Insured REFORMED THEOLOGICAL SEMINARY RTS SEE FORM IH1204	
Policy Change Effective Date 03/19/23	Change No. 006	Agent or Broker ROSS & YERGER INSURANCE INC/230401

CHANGE(S)

COMMERCIAL PROPERTY AND GENERAL LIABILITY COVERAGE PART:
IN CONSIDERATION OF BELOW CHANGE IN PREMIUM, IT IS HEREBY AGREED AND UNDERSTOOD
THAT LOCATION #081 IS ADDED PER THE ATTACHED PC00020119 AND HC12111185 FORMS.

THE BLANKET BUILDING LIMIT IS CHANGED FROM \$46,676,000 TO \$50,580,200.
THE BLANKET BUSINESS PERSONAL PROPERTY LIMIT IS CHANGED FROM \$6,655,400 TO
\$6,705,400.

ANY CHANGES IN YOUR PREMIUM WILL BE REFLECTED IN YOUR NEXT BILLING STATEMENT.
IF YOU ARE ENROLLED IN REPETITIVE EFT DRAWS FROM YOUR BANK ACCOUNT, CHANGES IN
PREMIUM WILL CHANGE FUTURE DRAW AMOUNTS. THIS IS NOT A BILL.
PRO RATA FACTOR: .200

THE BELOW ADDITIONAL PREMIUM INCLUDES TERRORISM PREMIUM OF \$47.00.

	Additional	Return
Due at Policy Change effective date:	\$ 1,808.00	\$

Installment Premium Schedule

Due Dates	Prior to this change	Result of Change		*Revised Installment
		Additional	Return	
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$

Revised installments, if not shown on this endorsement, will be shown in the Declarations or on Form HM 99 01.

*If Future Annual Installments, this excludes Automobile Premium.

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Policy Expiration Date

05/31/23

Countersigned by

(Where required by law)

Authorized Representative

Date

PROPERTY CHOICE - SCHEDULE OF PREMISES AND COVERAGES



POLICY NUMBER: 43 UUN DF2645

CHANGE NUMBER: 006

The Limits of Insurance as stated below are subject to all the terms and conditions of this policy.

Replacement cost (subject to limitations) applies to the types of Covered Property insured under this policy.

For valuation other than Replacement Cost that applies to a Specific Premises see below Property Choice - Scheduled Premises.

PROPERTY CHOICE SCHEDULED PREMISES

The following limits of insurance apply in any one occurrence unless otherwise stated.

SEE DEDUCTIBLE section for applicable DEDUCTIBLE(S).

Scheduled Premises Number	Scheduled Premises Address	Description of Coverage or Property	Limit of Insurance	Co-insurance %
081	ADDING: 1423 OLD SQUARE ROAD JACKSON, MS 39211	BUILDING BUSINESS PERSONAL PROPERTY (INCL STOCK)	\$3,904,200* \$ 50,000*	
	*INCLUDED IN BLANKET LIMITS			

Coinsurance Provision: Coinsurance does not apply to the coverages shown on this policy.
For coinsurance that does apply see above Property Choice - Scheduled Premises.

COVERED CAUSES OF LOSS - EQUIPMENT BREAKDOWN**SEE DEDUCTIBLE section for applicable DEDUCTIBLE(S).**

The most we will pay in any one Equipment Breakdown Accident to Equipment Breakdown Property is the lesser of the applicable Building, Business Personal Property and Business Interruption Limits of Insurance or \$100,000,000.

Equipment Breakdown Additional Coverages. These Additional Coverage limits apply only to Scheduled Premises under the Property Coverage Form.	Limit of Insurance
CFC Refrigerants	Included in the Equipment Breakdown Limit.
Hazardous Substances	\$100,000.
Spoilage	\$100,000.
Expediting Expense (Equipment Breakdown)	\$100,000.

CAUSES OF LOSS - ELECTRONIC VANDALISM

	Limit(s) of Insurance - In any one occurrence
Electronic Vandalism:	\$ EXCLUDED Business Personal Property
	\$ EXCLUDED Business Income
	\$ EXCLUDED Extra Expense
Hour Waiting Period applies to Electronic Vandalism - Business Income Loss	

No Waiting Period applies to Electronic Vandalism - Extra Expense Loss

The following Coverages are found in the Causes Of Loss - Electronic Vandalism Form and are in addition to the Causes Of Loss - Electronic Vandalism Causes Of Loss - Limit of Insurance in any one occurrence:

Denial of Service - Business Income:	\$25,000
Hour Waiting Period applies to Denial Of Service - Business Income Loss	
Denial of Service - Extra Expense:	\$25,000
No Waiting Period applies to Denial Of Service Extra Expense Loss	
Website And Internet Business Income:	\$100,000
Hour Waiting Period applies to Website and Internet Services Business Income Loss	
Website And Internet Services Extra Expense:	\$100,000
No Waiting Period applies to Website and Internet Services Extra Expense Loss	
Good Faith Advertising Expense:	\$25,000 In any one Policy Year

Property Choice - Schedule of Premises and Coverages - continued

CAUSES OF LOSS - EARTHQUAKE ENDORSEMENT (Optional)

SEE DEDUCTIBLE section for applicable DEDUCTIBLE(S).

Causes of Loss - Earthquake	Policy Year Limit of Insurance
All coverages at all insured Scheduled Premises in total situated in:	
CALIFORNIA:	\$
All other states:	\$ 5,000,000

Excluded Premises: Causes of Loss - Earthquake does not apply to the following Scheduled Premises:

No.(s)

CAUSES OF LOSS - EARTHQUAKE DOES NOT APPLY TO ANY DEPENDENT PROPERTIES OR ANY UNNAMED PREMISES OR ANY UTILITY SERVICES ADDITIONAL COVERAGE.

Property Choice - Schedule of Premises and Coverages - continued

CAUSES OF LOSS - FLOOD ENDORSEMENT (Optional)

SEE DEDUCTIBLE section for applicable DEDUCTIBLE(S).

Causes of Loss - Flood	Policy Year Limit of Insurance
All coverages at all insured Scheduled Premises in total:	\$
All coverages at all insured Scheduled Premises situated in zone prefixed [X] as designated by the National Flood Insurance Act of 1968 (or any subsequent amendment):	\$
All coverages at all insured Scheduled Premises situated in zone prefixed [X] as designated by the National Flood Insurance Act of 1968 (or any subsequent amendment):	\$

CAUSES OF LOSS - FLOOD DOES NOT APPLY TO ANY DEPENDENT PROPERTIES OR ANY UNNAMED PREMISES OR ANY UTILITY SERVICES ADDITIONAL COVERAGE.

Excluded Premises: Causes of Loss - Flood does not apply to the following Scheduled Premises:

No.(s)

Property Choice - Schedule of Premises and Coverages - continued

PROPERTY CHOICE COMMON CRIME COVERAGES FORM (BUSINESS CRIME) (Optional)

SEE DEDUCTIBLE section for applicable DEDUCTIBLE(S).

Property Choice Common Crime Coverages Form		Limit of Insurance
Employee Theft		\$
Forgery or Alteration		\$
Inside the Premises - Theft of Money and Securities - Inside each Scheduled Premises, except at the following premises:		\$
No.(s)		\$
Outside the Premises - Theft of Money and Securities:		\$
Computer Fraud		\$
Money Orders and Counterfeit Paper Currency		\$

Public Employee Theft Coverage Form				Limit of Insurance
	Per Employee		Per Loss	\$

Property Choice - Schedule of Premises and Coverages - continued

DEDUCTIBLE(S)

The following deductible amounts shall apply to loss or damage:

Policy Deductible

Applies to all coverages and premises, unless otherwise stated below:

\$ 10,000

	In any one occurrence:
By Earthquake:	\$ 50,000
In the State(s) of:	\$
By Earthquake:	\$
In the State(s) of:	\$

	In any one occurrence:
By Flood:	\$
In any one occurrence:	\$
All premises in any one occurrence situated in zone prefixed [x] as designated by the National Flood Insurance Act of 1968 (or any subsequent amendment):	\$
All premises in any one occurrence situated in zone prefixed [x] as designated by the National Flood Insurance Act of 1968 (or any subsequent amendment):	\$

Premises Number(s)	Coverage(s)	Deductible
081	WIND/HAIL	\$25,000

MORTGAGEHOLDERS, LENDER LOSS PAYEES and LOSS PAYEES

Premises Number	Name	Address	Interest

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULE CHANGES

It is agreed that the Schedule (Form HC 12 10) is changed as follows:

Rating Classification	Code No.	Premium Basis	Rate	Annual Premium	Addl. or Ret. Premium
ADDING: PREMISES 081 BUILDING 001: 1423 OLD SQUARE ROAD JACKSON, MS 39211				\$	\$
SCHOOLS - COLLEGES, UNIVERSITIES, JUNIOR COLLEGES OR COLLEGE PREPARATORY- NOT-FOR-PROFIT ONLY - INCLUDING PRODUCTS AND/OR COMPLETED OPERATIONS	67509	AREA 26,028	55.044	\$1,447.00	\$289.*AP
*INCLUDES TERRORISM PREMIUM					
				Total Premium change for this endorsement	\$ INCLUDED

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY CHANGES



This endorsement forms a part of the Policy numbered below:

Policy Number 43 UUN DF2645	Named Insured REFORMED THEOLOGICAL SEMINARY RTS SEE FORM IH1204	
Policy Change Effective Date 05/20/23	Change No. 005EX	Agent or Broker ROSS & YERGER INSURANCE INC/230401

CHANGE(S)

IN CONSIDERATION OF THE CHANGE IN PREMIUM SHOWN BELOW, IT IS HEREBY AGREED AND UNDERSTOOD THAT THE POLICY EXPIRATION DATE AS BEEN EXTENDED TO 05/31/23.

ANY CHANGES IN YOUR PREMIUM WILL BE REFLECTED IN YOUR NEXT BILLING STATEMENT. IF YOU ARE ENROLLED IN REPETITIVE EFT DRAWS FROM YOUR BANK ACCOUNT, CHANGES IN PREMIUM WILL CHANGE FUTURE DRAW AMOUNTS.
THIS IS NOT A BILL.

PRO RATA FACTOR: .030

THE BELOW ADDITIONAL PREMIUM INCLUDES TERRORISM PREMIUM OF \$115.00.

THE FOLLOWING ARE INCLUDED: *FLORIDA FIRE COLLEGE SURCHARGE - \$1.48

	Additional	Return
Due at Policy Change effective date:	\$ 5,913.48*	\$

Installment Premium Schedule

Due Dates	Prior to this change	Result of Change		*Revised Installment
		Additional	Return	
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$

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